



INLIVIAN
HOUSING REDEFINED



2026

Moving to Work Annual Plan

INLIVIAN LEADERSHIP

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I. Introduction

A. Overview of Short-Term MTW Goals and Objectives

In 2006, INLIVIAN was selected as one of the 39 original housing authorities nationwide to participate in the U.S. Department of Housing and Urban Development (HUD) Moving to Work (MTW) Demonstration program. In November 2024, the MTW agreement was extended for an additional ten years through 2038.

INLIVIAN's MTW designation enables it to waive specific statutes and HUD regulations, thereby increasing housing choices for low-income families, encouraging households to pursue self-sufficiency, and enhancing administrative and operational cost-effectiveness. This authority allows INLIVIAN to test new methods to improve housing services and better meet the dynamic and ever-changing needs of the greater Charlotte-Mecklenburg area.

INLIVIAN's MTW designation, in short, allows policies to be implemented that reach beyond traditional forms of housing assistance. MTW is essential to INLIVIAN's day-to-day operations as we continue to achieve our mission of creating innovative housing solutions in desirable communities for residents of diverse incomes and facilitating access to services that help them succeed.

In Fiscal Year 2026, INLIVIAN will:

- Continue strengthening organizational capacity in development expertise, private property management, and other entrepreneurial activities that generate more non-government resources.
- Advocate for affordable housing issues and communicate with elected officials to present INLIVIAN's transformation from a traditional governmental agency to a public-private enterprise and a respected business partner.
- Continue to invest in staff training and development to foster a culture of teamwork, knowledge sharing, and professionalism consistent with other non-profit and for-profit providers.
- Cooperate with City, County, and State governments to better leverage resources to create mixed-income developments that enforce a housing continuum to serve families with diverse incomes.
- Leverage supportive services and partnerships that benefit INLIVIAN clients by increasing self-sufficiency, enhancing mobility opportunities, and increasing participants' access to technology.

B. Overview of Long-Term MTW Goals and Objectives

The Charlotte Housing Authority was founded in 1939 and rebranded as INLIVIAN in 2019 to reflect our Vision and Mission Statements. Inspired by the word enliven, which means to “restore to life, give life to,” INLIVIAN restores communities, restores hope to people priced out of the housing market, and reflects our mission to help people live successful lives.

To carry out our mission of creating innovative housing solutions in desirable communities for residents of diverse incomes and facilitating access to services that help them succeed, INLIVIAN has launched three separate entities that form a fully functional “Family of Companies.”



Horizon Development Properties (HDP) is INLIVIAN’s nonprofit development company. HDP is guided by a mission to develop, operate, and provide housing in sustainable communities of choice for residents of diverse incomes. They embody this mission by developing and managing a high-quality, affordable rental housing portfolio for families throughout the Charlotte-Mecklenburg area.



Blue Horizon Management Company (BHMC) is INLIVIAN’s property management company. Its mission is to manage sustainable and economically diverse communities, promoting high-quality standards for our residents and owners.



Creating Opportunity for Resident Empowerment (CORE) is INLIVIAN’s nonprofit supportive services entity and the heartbeat of the organization. CORE provides supportive services to INLIVIAN residents by assessing their needs and coordinating enriching, resident-focused programs that assist and encourage them along the path to economic and social independence.

INLIVIAN's forward-thinking leadership has developed the following long-term strategic goals to increase the supply of diverse price-point housing and improve the quality of life for our residents:

GOAL 1

Elevate the Customer Experience by Providing a Culture of Service Excellence.

Excellent customer service is the hallmark of a successful organization. INLIVIAN emphasizes providing excellent customer service to its residents, voucher holders, staff, housing providers, contractors, development partners, and the public. This can be a successful virtual visit to the INLIVIAN website or an in-person visit to INLIVIAN's headquarters. INLIVIAN will work to enhance its customer experience by developing and implementing an ongoing system for gathering and responding to customer feedback.

GOAL 2

Preserve, Develop, and Acquire Diverse Price Point Housing.

INLIVIAN facilitates the creation of housing at different price points to sustain and enhance communities by leveraging workforce and market-rate housing to serve low- and moderate-income housing in the same development. INLIVIAN will place an additional focus on utilizing its real estate assets to expand the supply of permanent, mixed-income apartments in Charlotte, ensuring its viability and more effectively serving of the Charlotte community's needs. INLIVIAN has set a goal of preserving or creating apartments at diverse price points through the acquisition, rehabilitation, and development of a permanent workforce, market-rate, and affordable units in desirable neighborhoods.

GOAL 3

Create and Enhance Diverse Income Streams to Support INLIVIAN's Mission.

INLIVIAN has a long and successful track record of leveraging private investment in its affordable housing stock, making it an attractive candidate for additional private funding. As part of its organizational transformation and creation of its subsidiary companies, INLIVIAN has developed expertise in development, technology, property management, asset management, bond monitoring, social services, and other areas.

INLIVIAN will operate fee-for-service through its subsidiary companies to other government, non-profit, and for-profit entities. By successfully utilizing RAD and MTW flexibilities, INLIVIAN can continue to foster innovation and evolve into a visionary agency that can better compete in the area's competitive market.

GOAL 4

Develop and Maintain Meaningful, Mutually Beneficial External Partnerships that Further INLIVIAN's Mission.

This new INLIVIAN structure will enable the agency to utilize resources more flexibly and enter into more mutually beneficial partnerships. Empowered by MTW, INLIVIAN is uniquely positioned in the Charlotte metro region to strategically engage in cross-sector partnerships with allies in education, health, social services, and workforce development, thereby maximizing the impact of social investments for INLIVIAN participants. With these coordinated efforts, the multiple barriers often faced by our participants on the road to self-sufficiency can be better addressed.

GOAL 5

Refresh INLIVIAN's Communication Strategy to enhance the public's understanding of INLIVIAN's important role in addressing current housing challenges and engage stakeholders in advocacy efforts that further INLIVIAN's mission.

INLIVIAN will continue its advocacy campaign to foster a greater understanding of the complexity of the affordable housing problem in Charlotte and increase the probability that sufficient public support can be generated to protect important housing subsidy programs on the federal, state, and local levels. INLIVIAN will educate partners and the broader community about its mission by continuing to implement strategies that engage others in its advocacy efforts for increased funding to facilitate the development of additional affordable housing and supportive services. INLIVIAN will need more allies to successfully maintain current subsidy levels in this challenging budget climate and an environment of growing demand for agency services.

GOAL 6

Acquire, Retain, and Develop Top Talent

Our people are one of our most valuable assets. As a viable competitor in the talent market, INLIVIAN must focus on rapidly developing its workforce skills and the capabilities of emerging leadership candidates to shape top talent. Our talent management efforts will focus on acquiring, retaining, and developing the necessary talent to achieve our goals.

To this end, INLIVIAN will focus on four talent management initiatives:

- We will recruit a diverse workforce that meets the agency's needs.
- We will provide comprehensive development and engagement programs to help staff and managers attain professional growth and accomplish their goals.
- We will provide the necessary tools that prepare our staff for internal and external environmental changes.
- We will ensure our compensation and performance management processes align with staff performance and organizational goals.

II. General Operating Information

A. Housing Stock Information

Planned New Public Housing Units

ASSET MANAGEMENT PROJECT (AMP) NAME AND NUMBER	BEDROOM SIZE						TOTAL UNITS	POPULATION TYPE*	Section 504 Accessible Units	
	0	1	2	3	4	5+			Mobility	Hearing & Vision
N/A	0	0	0	0	0	0	0	N/A	0	0
N/A	0	0	0	0	0	0	0	N/A	0	0
N/A	0	0	0	0	0	0	0	N/A	0	0

Total Public Housing units to be added in the plan year: 0

Planned Public Housing Units To Be Removed

PROPERTY NAME	NUMBER OF UNITS TO BE REMOVED	EXPLANATION FOR REMOVAL
N/A	0	

Total Public Housing units to be removed in the plan year: 0

INLIVIAN submitted a Section 18 Demolition Application to the Special Applications Center (SAC) in September 2022 to demolish its last-standing public housing development, Dillehay Courts, due to its obsolete and severely distressed physical state. The estimated rehabilitation cost was \$26,226,433, which was 85.97% of the 2022 Total Development Cost limit. The application was to demolish 1 non-dwelling building and 26 dwelling buildings containing 99 dwelling units. Removal of these 100 units resulted in the agency having no Section 9 units in its inventory. The Special Applications Center approved the demolition application on April 27, 2023. The units were demolished in June 2024.

INLIVIAN intends to use the vacant land for a future affordable housing development. INLIVIAN does not plan to close out its Public Housing Program. INLIVIAN will utilize its full Faircloth authority to develop additional units under the Faircloth-to-RAD framework.

Planned New Project Based Vouchers

Tenant-based vouchers that INLIVIAN anticipates project-basing for the first time during the Plan Year. These include only those in which an Agreement to enter into a Housing Assistance Payment (AHAP) will be in place by the end of the Plan Year.

PROPERTY NAME	NUMBER OF VOUCHERS TO BE PROJECT-BASED	RAD? (Yes/No)	DESCRIPTION OF PROJECT
Alleghany Crossing	55	No	INLIVIAN, through its Moving to Work Community Based Rental Assistance (CBRA) program, is authorized to project base Section 8 assistance at properties owned directly or indirectly by the agency, subject to the U.S. Department of Housing and Urban Development's (HUD) requirements regarding subsidy layering. Under this authority, INLIVIAN intends to project-base 55 vouchers at the proposed Alleghany Crossing.
Fairhaven Glen	35	No	Fairhaven Glen was awarded under a previously competitive process in partnership with the City of Charlotte and Local Initiatives Support Corporation (LISC) to increase affordable housing. The development will consist of 140 family units that serve a range of families up to 80% AMI.
Evoke Living at Ballantyne	12	No	INLIVIAN, through its Moving to Work Community Based Rental Assistance (CBRA) program, is authorized to project-base Section 8 assistance at properties owned directly or indirectly by the agency, subject to the U.S. Department of Housing and Urban Development's (HUD) requirements regarding subsidy layering. Under this authority, INLIVIAN intends to project base 12 vouchers at the proposed Evoke Living at Ballantyne development.
Trella Uptown (8th & Tryon)	69	No	INLIVIAN, through its Moving to Work Community Based Rental Assistance (CBRA) program, is authorized to project-base Section 8 assistance at properties owned directly or indirectly by the agency, subject to the U.S. Department of Housing and Urban Development's (HUD) requirements regarding subsidy layering. Under this authority, INLIVIAN intends to project-base 69 vouchers at the proposed Eighth & Tryon development.

PROPERTY NAME	NUMBER OF VOUCHERS TO BE PROJECT-BASED	RAD? (Yes/No)	DESCRIPTION OF PROJECT
Oak Valley	130	No	INLIVIAN, through its Moving to Work Community Based Rental Assistance (CBRA) program, is authorized to project-base Section 8 assistance at properties owned directly or indirectly by the agency, subject to the U.S. Department of Housing and Urban Development's (HUD) requirements regarding subsidy layering. Under this authority, INLIVIAN intends to project-base 130 vouchers at the proposed Oak Valley Redevelopment
Barton South	28	No	Barton South was awarded under a previously competitive process in partnership with the City of Charlotte and Local Initiatives Support Corporation (LISC) to increase affordable housing. The development will consist of 140 family units that serve a range of families up to 60% AMI.
Vue at Honeywood	27	No	INLIVIAN, through its Moving to Work Community Based Rental Assistance (CBRA) program, is authorized to project-base Section 8 assistance at properties owned directly or indirectly by the agency, subject to the U.S. Department of Housing and Urban Development's (HUD) requirements regarding subsidy layering. Under this authority, INLIVIAN intends to project-base 22 vouchers at the proposed Vue at Honeywood development.
Little Rock	21	No	INLIVIAN, through its Moving to Work Community Based Rental Assistance (CBRA) program, is authorized to project-base Section 8 assistance at properties owned directly or indirectly by the agency, subject to the U.S. Department of Housing and Urban Development's (HUD) requirements regarding subsidy layering. Under this authority, INLIVIAN intends to project-base 21 vouchers at Little Rock

PROPERTY NAME	NUMBER OF VOUCHERS TO BE PROJECT-BASED	RAD? (Yes/No)	DESCRIPTION OF PROJECT
City / LISC MOU	36	No	INLIVIAN entered into a Memorandum of Understanding (MOU) with the City of Charlotte and the Local Initiatives Support Corporation (LISC) to increase the supply of affordable housing by way of project-based voucher subsidies as an additional strategy to maximize the agency's MTW authority to meet local housing needs. Under the MOU, INLIVIAN sets aside funding for project-based vouchers annually as part of the agency's existing HUD approved Community Based Rental Assistance (CBRA) policy. The PBVs are awarded using a previously competitive process, and the award of PBVs is contingent upon projects meeting HUD requirements, including but not limited to Environmental Review and Subsidy Layering Review approvals.

Planned Total Vouchers to be newly Project Based: 408

INLIVIAN is engaged in community development activities that leverage workforce (PBV, RAD, and Tax Credit) and market-rate housing to generate resources that support the creation of mixed-income developments. These efforts have been undertaken through INLIVIAN's development subsidiary, Horizon Development Properties (HDP), as well as Public-Private Partnerships (P3) and the use of Project-Based Vouchers and Local Non-Traditional activities to increase the supply of affordable housing in Mecklenburg County.

Planned Existing Project-Based Vouchers

PROPERTY NAME	NUMBER OF VOUCHERS TO BE PROJECT-BASED	Planned Status at End of Year	RAD?	DESCRIPTION OF PROJECT
7 th Street Apartments	20	18 Leased/2 Issued	No	Family/Mixed Income
940 Brevard	100	93 Leased/7 Issued	Yes,40	Senior
Abbingtion on Mt. Holly	26	24 Leased/2 Issued	No	Family/Mixed Income
Arbor Glen 50	25	23 Leased/2 Issued	Yes,25	Family/Mixed Income
Arbor Glen I	60	55 Leased/5 Issued	Yes,60	Family/Mixed Income
Arbor Glen II	40	37 Leased/ 3 Issued	Yes, 40	Family/Mixed Income
Arbor Glen III	12	11 Leased/1 Issued	Yes, 12	Family/Mixed Income
Archdale Flats	36	33 Leased/3 Issued	Yes, 36	Family/Mixed Income
Archdale Seniors	7	6 Leased/1 Issued	No	Senior
Ashley Flats (Flats at 2019)	8	7 Leased/1 Issued	No	Family/Mixed Income
Ashley Square @ SouthPark	36	33 Leased/3 Issued	Yes, 22	Family/Mixed Income
Autumn Place	68	63 Leased/ 5 Issued	Yes, 68	Senior
Cedar Knoll	49	45 Leased/4 Issued	Yes, 49	Family
Charlottetown Terrace	161	149 Leased/12 Issued	Yes, 161	Disabled
Cherry Gardens	11	10 Leased/ 1 Issued	No	Senior
Claremont	50	46 Leased/4 Issued	Yes, 50	Family
Eastway	36	34 Leased/ 2 Issued	No	Senior/VASH
Edwin Towers	176	164 Leased/12 Issued	Yes, 176	Senior
Everett House	10	9 Leased/ 1 Issued	No	Disabled
Fairmarket Square	16	14 Leased/ 2 Issued	Yes, 16	Family/Mixed Income
Freedom Flats	11	10 Leased/ 1 Issued	No	Family/Mixed Income
First Ward	132	122 Leased/ 10 Issued	Yes, 132	Family/Mixed Income
Gaston at North End	51	47 Leased/ 4 Issued	No	Family/Mixed Income/Supportive
Gladedale	49	45 Leased/ 4 Issued	Yes, 49	Family
Glen Cove	10	9 Leased/ 1 Issued	Yes, 10	Mixed Income
Hampton Creste	60	55 Leased/ 5 Issued	Yes, 60	Mixed Income/Supportive
Landing at Park Road	92	85 Leased/ 7 Issued	No	Senior

PROPERTY NAME	NUMBER OF VOUCHERS TO BE PROJECT-BASED	Planned Status at End of Year	RAD?	DESCRIPTION OF PROJECT
LaSalle at Lincoln Heights	40	37 Leased/ 3 Issued	No	Senior
Leafcrest	48	46 Leased/ 2 Issued	Yes, 48	Family
Mallard Ridge	35	32 Leased/ 3 Issued	Yes, 35	Family
McAden Park	60	56 Leased/ 4 Issued	Yes, 30	Family, Mixed Income
McAlpine Terrace	26	24 Leased/ 2 Issued	Yes, 26	Senior/Mixed Income
McCreesh Place	90	84 Leased/ 6 Issued	Yes, 63	Supportive
McMullen Woods	21	20 Leased/ 1 Issued	Yes, 21	Family/Mixed Income
Meadow Oaks	32	30 Leased/ 2 Issued	Yes, 32	Family
Mill Pond	51	47 Leased/4 Issued	No	Mixed Income
Montgomery Gardens	20	19 Leased/ 1 Issued	Yes, 20	Family/Mixed Income
Moore Place I & II	120	112 Leased/ 8 Issued	Yes, 34	Family/Mixed Income/Supportive
Nia Point	29	27 Leased/ 2 Issued	Yes, 29	Family/Mixed Income
Oaks at Cherry	81	75 Leased/ 6 Issued	Yes, 81	Family
Park at Oaklawn	89	83 Leased/ 6 Issued	Yes, 89	Family/Mixed Income
Parktown Terrace	163	152 Leased/11 Issued	Yes, 163	Senior
Prosperity Creek	156	145 Leased/11 Issued	Yes, 156	Senior
Residences at Renaissance I	31	29 Leased/2 Issued	Yes, 31	Family/Mixed Income
Residences at Renaissance II	67	62 Leased/5 Issued	Yes, 67	Family/Mixed Income
Retreat at Renaissance	90	84 Leased/6 Issued	Yes, 90	Senior
Rise on Clanton	80	74 Leased/6 Issued	No	Supportive
Rivermere	20	18 Leased/ 2 Issued	Yes, 20	Family/Mixed Income
Robinsdale	30	28 Leased/2 Issued	Yes, 30	Family
Savanna Woods	49	46 Leased/3 Issued	Yes, 49	Family
Seigle Point	120	112 Leased/8 Issued	Yes, 102	Family/Mixed Income
Seneca Woods	17	16 Leased/ 1 Issued	Yes, 17	Family/Mixed Income
South Oak Crossing	20	18 Leased/2 Issued	Yes, 20	Family/Mixed Income
Southside Homes	392	365 Leased/27 Issued	Yes, 392	Family/Mixed Income
Springcroft @ Ashley Park	18	16 Leased/2 Issued	Yes, 18	Senior

PROPERTY NAME	NUMBER OF VOUCHERS TO BE PROJECT-BASED	Planned Status at End of Year	RAD?	DESCRIPTION OF PROJECT
Springfield Gardens	22	20 Leased/2 Issued	Yes, 22	Family/Mixed Income
Steele Creek Seniors	120	111 Leased/ 9 Issued	Yes, 120	Senior/Mixed Income
Stonehaven East	24	22 Leased/ 2 Issued	Yes, 24	Family
Strawn Tower	170	158 Leased/12 Issued	Yes, 170	Senior
Sunridge	44	41 Leased/ 3 Issued	Yes, 44	Family
Tarlton Hills	50	47 Leased/ 3 Issued	Yes, 50	Family
Victoria Square	31	29 Leased/ 2 Issued	Yes, 31	Family
Wallace Woods	48	45 Leased/ 3 Issued	Yes, 48	Family
Woodlawn House	104	97 Leased/ 7 Issued	Yes, 104	Senior
YWCA Families Together	10	9 Leased/ 1 Issued	No	Supportive/Family
Total	3970			

Planned Other Changes to MTW Housing Stock Anticipated During the Plan Year

In 2023, INLIVIAN relocated the last remaining residents of Dillehay Courts and removed the last public housing units from its real estate portfolio. The former Dillehay Courts site will be redeveloped in multiple phases. The first redevelopment phase, the Gaston at North End, opened in 2023. Phase II underwent demolition activities beginning in 2024. INLIVIAN plans to apply for a future HUD Choice Neighborhoods Implementation Grant or other HUD funding program to support the redevelopment of the former Dillehay Courts housing site into a high-quality mixed-income community that supports the City of Charlotte's priority of revitalizing the surrounding North Tryon neighborhood. Additionally, in early 2025, INLIVIAN applied for Tenant Protection Vouchers for our Little Rock redevelopment project in conjunction with changing the subsidy program at the site, from Project-Based Rental Assistance (PBRA) to the Section 8 subsidy program. To preserve affordable housing in the Little Rock community, INLIVIAN will amend the PBV contract to add additional units as tenants vacate, utilizing their Tenant Protection Voucher.

General Description of All Actual Capital Expenditures During the Plan Year

INLIVIAN has converted all of its Public Housing stock to RAD Project-Based Vouchers and utilizes reserves for maintenance and repairs. Planned capital expenditures using MTW funding flexibilities for FY2026 are listed below:

Development	General Description	Planned Capital Expenditures
Ashley Square	Interior upgrades and flooring, common areas	\$3,500,000
Cedar Knoll	Individual water shutoffs	\$225,400
Edwin Towers	Elevator Modernization	\$229,440
Fairmarket Square	Substantial renovations	\$916,644
First Ward	Substantial renovations	\$10,700,000
Hampton Crest	Substantial renovations	\$4,560,000
McAlpine Terrace	Substantial renovation	\$6,554,240
Seneca Woods	Bathroom exploratory work and renovations, window replacements	\$7,500,000
Vistas at 707	Structural Repairs	\$7,981,289
Wallace Woods	Breezeways and Irrigation	\$630,000
Multiple	Contingency	\$3,000,000
		\$ 45,797,013

B. Leasing Information

Planned Number of Households Served

PLANNED NUMBER OF HOUSEHOLDS SERVED THROUGH:	PLANNED NUMBER OF UNIT MONTHS OCCUPIED/LEASED*	PLANNED NUMBER OF HOUSEHOLDS TO BE SERVED**
Public Housing Units Leased	0	0
Housing Choice Vouchers (HCV) Utilized	87,888	7,324
Local, Non-Traditional: Tenant-Based	1,488	124
Local, Non-Traditional: Property-Based	16,104	1342
Local, Non-Traditional: Homeownership	456	38
PLANNED TOTAL HOUSEHOLDS SERVED:	105,936	8828

LOCAL, NON-TRADITIONAL CATEGORY	MTW ACTIVITY NAME/NUMBER	PLANNED NUMBER OF UNIT MONTHS OCCUPIED/LEASED*	PLANNED NUMBER OF HOUSEHOLDS TO BE SERVED*
Tenant-Based	CBRA (2009-3)	1,488	124
Property-Based	Development Protection Fund (2020-2)	16,104	1342
Homeownership	Homeownership (2016-1)	456	38

Anticipated Issues/Possible Solutions Related to Leasing

There are no anticipated issues regarding leasing to note for plan year 2026.

HOUSING PROGRAM	DESCRIPTION OF ACTUAL LEASING ISSUES AND SOLUTIONS
MTW Public Housing	N/A
MTW Housing Choice Voucher	Plan to create and open a Mainstream Voucher Waitlist.
Local, Non-Traditional	There are no updates to report.

C. Waiting List Information

Waiting List Information Anticipated

WAITING LIST NAME	DESCRIPTION	NUMBER OF HOUSEHOLDS ON THE WAITING LIST	WAITING LIST OPEN, PARTIALLY OPEN OR CLOSED	PLANS TO OPEN THE WAITING LIST DURING THE PLAN YEAR
Federal MTW Housing Choice Voucher Program	Central waitlist type	583	Closed	No
PBV & RAD PBV Units	Site-based waitlist type	4,699	Partially Open	Yes

Please describe any duplication of applicants across the waiting list:

INLIVIAN utilizes site-based waiting lists for project-based voucher developments. This allows applicants to be on several site-based waiting lists simultaneously and increases housing options for the applicant.

Planned Changes to the Waiting List in the Plan Year

WAITING LIST NAME	DESCRIPTION OF ACTUAL CHANGES TO WAITING LIST
Federal MTW Housing Choice Voucher Program	INLIVIAN is evaluating the opening waitlist. Currently, the list is closed for new applicants.
PBV & RAD PBV Units	PBV waiting lists are opened and closed based on an analysis of historical turnover per site.

III. Proposed MTW Activities

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IV. Approved MTW Activities

A. Implemented Activities

2025-1 Rental Assistance to Qualified Renters Affected by Involuntary Displacement

Statutory Objectives: Housing Choice

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval to implement this activity in the 2024 MTW Annual Plan; the activity was implemented in 2025.

Activity Description

This activity will provide rental assistance to all qualified renters residing in INLIVIAN or its affiliates-owned or managed properties by providing tenant-based housing choice vouchers in the event of a property redevelopment. The goal is to ensure the families residing at INLIVIAN's properties can transition smoothly to other affordable housing options during redevelopment projects without experiencing housing instability.

This initiative is especially relevant for INLIVIAN-owned mixed-income developments where unsubsidized renters and subsidized renters may coexist. The properties' redevelopment could cause an unsubsidized household to be displaced. INLIVIAN will work with households throughout the Relocation process to identify those who would otherwise qualify for the HCV Program and offer them a Housing Choice Voucher to avoid being involuntarily displaced. INLIVIAN's Housing Choice Voucher team will work with the development partner to qualify families at the start of the property's redevelopment- relocation activity. If a Housing Choice Voucher is not readily available, the qualified household will be placed on the HCV waitlist. The agency's HCV Administration Plan outlines that INLIVIAN families facing involuntary displacement would be served as a priority from the waitlist. As with any redevelopment activity, households in good standing who were living at the site at the time of redevelopment will be eligible for a first right to return to the property.

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes

There are no planned significant changes to this activity for FY 2026.

2022-1 Modification of FSS Program

Statutory Objectives: Self Sufficiency

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval to implement Modification of FSS Program in the 2022 MTW Annual Plan. INLIVIAN requested a non-significant amendment in FY2023.

Description/Impact/Update:

INLIVIAN's Family Self-Sufficiency (FSS) Program is voluntary and offered portfolio-wide, including both site-based residents and HCV Program participants. Participants who enroll will select a FSS pathway from one of the following:

1. Housing/Homeownership
2. Asset Building/Financial Strength
3. Employment
4. Education/Training

Enrolled participants will receive one-on-one coaching and goal setting from a certified Life Coach to assist with successfully reaching short and long-term goals within the 5-7-year program term limit. This activity will give incentives to participating families in which the head of household is working, seeking work, or preparing for work by participating in job training, educational programs, or programs that assist people in obtaining employment and becoming economically self-sufficient.

The above pathways will have an established set of tasks and goals that participants must reach to receive the incentive points within the selected pathway. The monetary payments will be made directly to the participant.

This program incentive approach provides immediate incentives aligned with tasks and goals that INLIVIAN believes will encourage program participation and, ultimately, participant success. Participants are eligible to receive payout points within other FSS pathways if they have not exceeded their annual FSS incentive limits. Incentive payout points can range from \$250-\$1500 with an annual maximum incentive of \$2,000.



Refer to the FSS Incentive chart attached to this plan as Appendix H. INLIVIAN began educating residents on the new FSS Program and incentive structure in 2024, with full implementation commencing in 2025.

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes

There are no planned significant changes to this activity for FY 2026.

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2022-2 Waiver of Mandatory Initial Inspections

Statutory Objective: Housing Choice, Cost Effectiveness

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval for the Waiver of Mandatory Initial Inspections activity in FY 2022. The activity was implemented in FY 2024.

Description Update:

INLIVIAN received approval to utilize the Safe Harbor Waiver for element(s) of the MTW activity as described in the MTW Operations Notice for COHORT 4.1. Waiver of Mandatory Initial Inspection (HCV). Using this authority, INLIVIAN has eliminated the requirement for an initial inspection under the following circumstances:

- the unit is less than five years old (as demonstrated by a certificate of occupancy provided by the landlord) or
- the unit passed an HQS inspection (or equivalent inspection) within the previous three years.

In addition to meeting one of the criteria above, the housing provider will be required to submit an Initial Inspection Self-Certification Form, signed by both the housing provider and the family, stating that the unit in question substantially complies with Housing Quality Standards. The HCV participant will be able to request an interim inspection.

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes

There are no planned significant changes to this activity for FY 2026.



2020-1 (Replaced 2018-2, 2017-1) Modified Terms of Over-Subsidy

Statutory Objective: Housing Choice, Cost Effectiveness

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval for the Modified Terms of Over-subsidy activity in FY 2017. The activity was implemented in FY 2018 and amended this activity as a technical amendment in FY 2020.

Description Update:

In FY 2017, the definition of over-subsidy was modified in the tenant-based and traditional project-based voucher programs. Under this activity, HAP contract terminations occur if INLIVIAN has been paying \$75.00 or less, or the equivalent of INLIVIAN's minimum rent, in monthly housing assistance payments (HAP) for 180 consecutive calendar days.

In RAD PBV communities where the RAD HAP contract rents are set below INLIVIAN's payment standard, the 180-day over-subsidy requirement will not apply until the family has reached 80% of the Area Median Income (AMI) for their family size. The participant can remain in the unit, and the unit will remain under the HAP contract until 180 days after the family's adjusted income reaches 80% of the Area Median Income (AMI). Tenants who resided in a contract unit at the time of RAD conversion are exempt from over-subsidy regulations.

In 2020, INLIVIAN amended the modified terms of the over-subsidy initiative to apply to RAD PBV new admissions, allowing the admission of applicants with incomes at or below 50% of the Area Median Income (AMI) whose total tenant payment (TTP) exceeds the HAP contract rent. Once housed, these families will be exempt from the 180-day over-subsidy requirement until the household-adjusted income reaches 80% of AMI. INLIVIAN will utilize its MTW waiver in place of the Zero HAP requirements in the RAD Supplement Notice 4B (PIH 2023-19).

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes

There are no planned significant changes to this activity for FY 2026.

2020-2 Development Protection Fund

Statutory Objective: Housing Choice

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval for the Development Protection Fund activity in FY 2020. The activity was implemented in FY 2021.

Description Update:

INLIVIAN will use its broader use of funds authority to ensure the long-term stability and viability of existing INLIVIAN and affiliate-owned rental housing properties. INLIVIAN has properties that need capital investment and others that potentially need re-syndication of tax credits to maintain the quality and quantity of units provided to low, very low, and extremely low-income seniors and families. In this activity, INLIVIAN will conduct detailed capital needs assessments, establish priorities for rehabilitation and refinancing, and explore options for upgrading units over a multi-year period. See Appendix E for a list of INLIVIAN's planned development and redevelopment activities.

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes

There are no planned significant changes to this activity for FY 2026.



2020-3 Enhanced Briefing for Tenant Readiness

Statutory Objective: Housing Choice, Self Sufficiency

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval for the Enhanced Briefing for Tenant Readiness activity in FY 2020. The activity was implemented in FY 2021.

Description Update:

The enhanced briefing for tenant readiness is designed to empower families and prepare them for success as INLIVIAN clients, reliable tenants, and good neighbors. The enhanced briefing curriculum will be facilitated by CORE programs and implemented through formal partnerships with other organizations that will provide instructors/advisors with expertise in various areas, including but not limited to:

- housing search/outreach,
- housing provider/tenant relations,
- financial literacy,
- housekeeping and
- goal setting.

The enhanced briefing will entail up to an additional 4 hours of training with opportunities for questions and discussion. Following housing placement, participants will be invited back to participate in the STEPS to Economic and Personal Success courses.



Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes

There are no planned significant changes to this activity for FY 2026.

2019-1 Housing Choice Provider Incentive Program

Statutory Objective: Housing Choice

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval for this initiative in FY 2019 and implemented it in FY 2019. In 2024, INLIVIAN restructured the incentives in response to housing provider recommendations.

Description Update:

INLIVIAN's Housing Choice Voucher (HCV) program has been negatively impacted by a severe shortage of affordable housing options and a competitive rental market in Charlotte. This makes it increasingly difficult for HCV applicants and participants to locate affordable housing.

In response to these local realities, INLIVIAN proposed this activity as an amendment to the FY 2019 MTW Plan. The Housing Provider Incentive program aims to recruit and retain landlords by incentivizing them to participate in the HCV Program, thereby increasing housing choice for voucher holders. INLIVIAN has implemented the following incentives:

- **Continuity Bonus (2019)**- Housing Providers will receive a vacancy payment if a unit remains on the HCV program and is released to an HCV participant within sixty (60) days. Continuity bonuses are processed after the HAP Contract for the new family is executed.
- **Risk Mitigation (2019)**-Housing Providers may receive risk mitigation funds if an HCV participant is recommended for program termination (e.g., evictions, unauthorized moves, participant HQS violations) to assist with the costs associated with property damage and unpaid rent and fees after the deposit is applied. The Housing Provider must provide documentation of charges, including but not limited to invoices, receipts, and pictures.
- **Leasing Bonus (2023)**- To incentivize Housing Providers upon executing a HAP contract.
- **Holding Fee (2023)**- To reserve a specific rental unit while the RFTA is being processed.

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes:

There are no planned significant changes to this activity for FY 2026.

2018-1 Self Certification of HQS Initials

Statutory Objective: Cost Effectiveness

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval for this initiative in FY 2018 and was implemented in FY 2018.

Description Update:

This activity allows a housing provider to submit a self-certification instead of a re-inspection when an initial inspection fails and there are 10 or fewer unique non-life-threatening deficiencies. Photos and invoices are required as proof of correcting the deficiency and must be submitted within 30 days of the failed inspection report. The participant and the housing provider execute a self-certification of completion before executing a Housing Assistance Payment (HAP) contract.

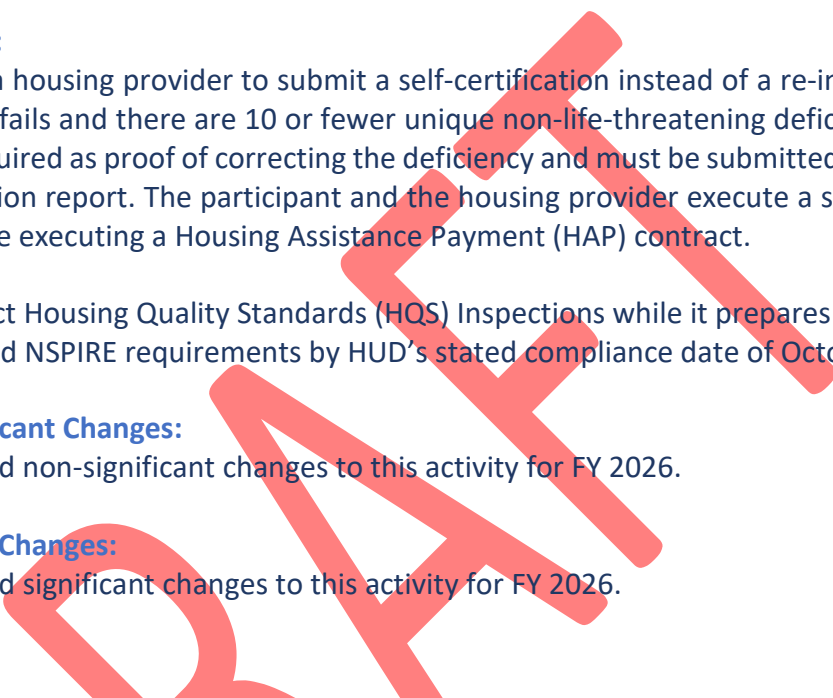
INLIVIAN will conduct Housing Quality Standards (HQS) Inspections while it prepares to transition to the newly released NSPIRE requirements by HUD's stated compliance date of October 1, 2025.

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes:

There are no planned significant changes to this activity for FY 2026.



The Charlotte Post
The Voice of the Black Community presents
**UNLOCKING THE SECRETS
OF HOUSING VOUCHER**

Join us for an eye-opening workshop designed to help property owners understand the significant benefits of participating in the Housing Choice Voucher (HCV) Program.

with Temeka Couch
EVP of Housing Choice Voucher at INLIVIAN

Wednesday, November 13
12:30 p.m. - 1:30 p.m.

Zoom ID: 849 4472 0629
Passcode: 1113

Visit our website
www.INLIVIAN.com

2017-2 Interim Policy (formerly Imputed Earned Income)

Statutory Objective: Cost Effectiveness, Self Sufficiency

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval to implement Imputed Earned Income activity in the FY 2017 Annual Plan. The activity was implemented in FY 2018.

Description/Impact/Update:

In both the tenant-based and project-based voucher programs, INLIVIAN will not process an interim recertification three months prior to a recertification, three months after a recertification, or within three months after a lease-up, when there is a loss of income (except in cases of unintentional employment termination) for work abled households.

This activity was implemented for the April 2018 re-certifications and March 2018 transfer lease-ups. INLIVIAN currently only processes interim increases in income for households that are either minimum-rent households or are being recertified. Hardship cases will be referred to the INLIVIAN Hardship Committee and evaluated in accordance with the agency's Hardship Policy.

Due to the COVID-19 pandemic, INLIVIAN suspended this activity and utilized COVID waivers. Additionally, PH and HCV-4 Family Income and Composition: Interim Examinations and PH and HCV-5 Enterprise Income Verification (EIV) Monitoring were also suspended. INLIVIAN reactivated this activity in FY 2022.

In the FY 2025 plan, INLIVIAN updated the Interim policy to state that INLIVIAN will process an interim for program participants in cases of employment terminations only if there is a no-fault loss of employment (e.g., layoff, company closure, medical, care of a family member, etc.). Households qualifying for an interim will be placed on the last effective sanction period they were in before losing employment. Households that experience a loss of employment not due to their own fault will not receive an interim payment and will continue to be responsible for their tenant's rent portion.

INLIVIAN intends to utilize its MTW waiver in place of HOTMA's 10% threshold for a participant's increased or decreased adjusted income. Currently, INLIVIAN does not conduct interims for changes in adjusted income unless the family will decrease to a lower rent band, or the family has an increase in income and is a minimum renter. All other increases in income are not processed until the next Annual Reexamination.

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes

There are no planned significant changes to this activity for FY 2026.

2017-3 Exception Payment Standards

Statutory Objective: Housing Choice, Self-Sufficiency

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval to implement Exception Payment Standards for FY 2017. The activity was implemented in FY 2017 and amended in FY 2023 to increase the exception payment standard limit.

Description/Update:

INLIVIAN received approval to implement exception payment standards above 120 percent of the Fair Market Rent (FMR) but not to exceed the lower of the comparable market rent or 150 percent of HUD's published FMR. In FY 2023, INLIVIAN amended the exception payment standard cap to the lower of the comparable market rent or 250% of HUD's published Fair Market Rent (FMR). This request was made based on data from the 2022 State of Housing Report conducted by UNCC. The UNCC report indicated that the most significant rent increases have occurred in the lower-priced segment of the market, with Class "C" properties experiencing an average increase of 87.7%, or 5.4% per year, from 2000 to 2022. Additionally, the report noted that Mecklenburg has the highest average effective rent at \$1,567 in the Charlotte region, while Gaston, at \$1,209, has the lowest effective rent as of 2022 YTD.

To assist families in achieving upward mobility, INLIVIAN has utilized research-based data to identify neighborhoods of opportunity characterized by low poverty rates, low crime rates, and access to improved services, including schools, transportation, and job opportunities. These may also include areas identified for redevelopment activities to prevent gentrification and preserve affordable housing options. INLIVIAN will also continue to work with experts in the field of mobility to refine mobility program services, participant requirements, and opportunity area designations.

To further de-concentration efforts and expand housing opportunities, INLIVIAN has developed a Choice Mobility program called Opportunity Housing Program (OHP). Families participating in OHP receive pre-and post-move training, as well as supportive services. Families are also provided voucher amounts up to 250% of the Fair Market Rent (FMR), based on the unit's location and opportunity designation. INLIVIAN will limit Opportunity Housing Program enrollment and size based on average rents in Opportunity Areas to serve substantially the same number of families. INLIVIAN will continue to use payment standards of up to 150% of the Fair Market Rent (FMR) for non-OHP voucher holders.

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes:

There are no planned significant changes to this activity for FY 2026.

2016-1 Homeownership Initiative

Statutory Objective: Housing Choice, Self-Sufficiency

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval to implement a Homeownership Program in the FY 2016 plan. In FY2024, INLIVIAN changed the monthly homeownership payment calculation for new program participants.

Description/Update:

In FY 2016, INLIVIAN implemented the Destination Homeownership Program for qualifying Housing Choice Voucher and RAD-PBV participants who are eligible as first-time homebuyers, as defined by HUD, and have earned income, Social Security, or Supplemental Security Income.

General requirements for program participation include, but are not limited to, the following:

- Must be a Housing Choice Voucher, tenant-based, or RAD PBV program participant.
- Participating households must demonstrate a minimum of 24 months of stable employment history or stable receipt of acceptable fixed income for the elderly/disabled.
- Must possess a minimum annual income of \$25,000 (amount changed from \$20,000 in FY 2019) for families reporting earned income.
- A minimum annual income of \$9,000 for elderly or disabled designated households.

All households must attend a mandatory Destination Homeownership Program Orientation and complete a HUD-certified Homeownership Education and Counseling program. The Destination Homeownership program offers workshops and individualized, tailored counseling plans on budgeting, credit, the home-buying process, and the roles and responsibilities of lenders and realtors. The Homebuyer Education Provider will assess participants for mortgage readiness by reviewing their tri-merge credit scores, debt ratio, employment history, reserves, and other financial concerns that directly impact their ability to become mortgage-ready. An 8-hour workshop is provided to each participant once they become mortgage-ready. Down payment assistance programs recognize this workshop. The number of counseling hours needed for each individual directly correlates to their mortgage readiness status.

In FY2025, INLIVIAN was approved to expand the program offerings to include a lump sum down payment option. The lump sum down payment, up to \$40,000, is forgivable over 10 years to be used at the time of purchase. To be eligible to receive a Lump Sum down Payment, families must have applied for and received the maximum funding from all available local down payment assistance programs. The Lump Sum down Payment will take the form of a second soft loan at a 2% interest rate, which is forgivable at a rate of 10% per year over a 10-year period.

Planned Non-Significant Changes:

There are no planned non-significant changes planned to this activity for FY 2026.

Planned Significant Changes

There are no planned significant changes to this activity for FY 2026.



2016-2 Triennial Re-examination

Plan Year Approved, Implemented, Amended:

The Triennial Re-examination activity was approved in FY 2016 and implemented in October of 2018. This activity was amended in 2020 to expand triennial reexaminations to non-elderly, non-disabled households.

Description/Update:

Effective October 2018, INLIVIAN implemented triennial re-examinations for elderly and disabled households in both the Housing Choice Voucher (HCV) and public housing programs. While HUD has extended the authority to conduct triennial re-examinations (recertifications) for elderly and disabled households, INLIVIAN used the agency's MTW flexibility to waive any Cost-of-Living Adjustments (COLA) between re-examinations.

INLIVIAN received approval, as an MTW technical amendment, to expand triennial recertifications for all public housing and Housing Choice Voucher participants (Tenant-Based and Project-Based).

INLIVIAN may adjust the frequency of setting payment standards and rent increases to account for the increased time between re-examinations. INLIVIAN will adjust recertification dates, as necessary, to distribute recertification caseloads. As of 2024, INLIVIAN will no longer perform criminal background checks at each scheduled re-examination.

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes:

There are no planned significant changes to this activity for FY 2026.

2016-3 (Replaced 2010-1) Rent Reform and Work Requirement

Statutory Objective: Cost Effectiveness, Self Sufficiency

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval to implement the Rent Reform and a Work Requirement activity in the FY 2010 annual plan. The activity was implemented in FY2011 and amended in FY 2016, FY 2023, and FY 2024.

Description/Impact/Update:

Rent simplification applies to INLIVIAN's Public Housing, Housing Choice Voucher, and RAD PBV. While the elderly and disabled are not required to participate in the work requirement, they must participate in rent reform/rent simplification.

In FY 2016, INLIVIAN amended the MTW Plan to indicate the work requirement for families that port into Mecklenburg County.

Work Requirement:

INLIVIAN believes it is essential to create a clear expectation that all applicants and participants who are non-elderly and non-disabled should be expected to work. To this end, INLIVIAN instituted a work requirement policy under which each non-elderly, non-disabled household is expected to earn \$7,540 annually through employment. The tenants and participants of INLIVIAN have support under the Work Requirement Policy through CORE Programs. Certified Life Coaches are available to assist households with identifying strengths, removing barriers to employment, and achieving their goals towards self-sufficiency. At the time of implementation, a household earning less than \$7,540 annually will have the work requirement waived for a period of up to 90 days or until they have found employment, whichever is sooner. For new admissions, employment will be verified at the time of admission, and all households must become compliant within 90 days of admission. All children under the age of 16 who have not graduated from high school or received their GED must be enrolled in school full-time.

Whenever a household enters a Sanction Phase, it will be referred to the CORE Program staff, where a Certified Life Coach will be available to assist and ensure the household remains in compliance with the Work Requirement Policy.

Due to economic and public health conditions caused by the coronavirus pandemic, INLIVIAN temporarily suspended enforcement of work requirements beginning in April 2020. INLIVIAN lifted the work requirement suspension in 2022 for all work-abled PBV households. Each household was given a 6-month waiver period and 90-day warning before any sanctions were applied for households not in compliance. In FY2024, INLIVIAN implemented annual recertifications for households found to be non-compliant with the work requirement policy.

In FY2025, INLIVIAN modified the Work Requirement Policy to reflect the following updates:

- The introductory compliance period was updated to 90 days.
- A household is considered in compliance with the Work Requirement Policy when the household is earning \$7,540. This is equivalent to earning the current state minimum wage and working 20 hours a week.
- The Phase 1 and Phase 2 sanctions calculation methodologies were updated to reflect an imputed earned income of \$7,540 and \$15,080, respectively.
- Interims will be processed to bring a family into compliance.

Rent Reform:

In 2010, as part of our Moving Forward Initiatives, INLIVIAN revised the rent calculation to an income-based, stepped rent process with stepped escrow deposits. The income bands are \$2,500, with the stepped rent being 30% at the low end of the range. For example, in an annual income band of \$5,000 – \$7,499, the low end of \$5,000 is divided by 12 months of the year and multiplied by 30%. The total tenant payment required is \$125. The annual adjusted income will be used to determine the income band. A flat ceiling rent was established at INLIVIAN Fair Market Rents (PBV units only) by bedroom size and is reviewed and updated annually in the fall. In 2018, INLIVIAN replaced the escrow deposit with two new incentive programs: The Challenging Barriers Program and the Milestone Program. The income bands used for rent calculation remain unchanged.

Income earned by seasonal employment will be annualized if the employee has maintained employment for more than 60 days. Employees of temporary agencies will be converted to annualized status after an initial 30-day assignment.

INLIVIAN's Alternate Verification Activity, as approved via COVID-19-related technical amendment, extended new admission income verification validity to 180 days from the determination and effective date of the lease-up instead of 60 days. For annual recertification verifications, the age of verifications was extended from 120 days prior to the effective date of the action to 180 days after the effective date of the action. INLIVIAN updated its age of verification policy to state that verifications must be dated within 180 days of the effective date of the action or 180 days of INLIVIAN's request date.

Traditional medical and childcare deductions have been eliminated. Participants only need to verify enough non-reimbursable expenses to meet the requested deduction level listed below.

MEDICAL EXAMPLE	MEDICAL DEDUCTION	CHILDCARE EXPENSE	CHILDCARE DEDUCTION
\$0 - \$2,499	\$0	\$0 - \$2,499	\$0
\$2,500 - \$4,999	\$2,500	\$2,500 - \$4,999	\$2,500
\$5,000 - \$7,499	\$5,000	\$5,000 - \$7,499	\$5,000
\$7,500+	\$7,500	\$7,500+	\$7,500

To further streamline administrative processes, in FY 2023, INLIVIAN amended the alternative verification feature of the agency's rent reform initiative to include the following changes:

- **Fixed Sources of Income:** Verification documents for fixed income sources will be valid for the entire calendar year in which the income is effective. For example, if an SS benefit letter is dated February 1, 2022, that benefit letter will be valid for any certification with an effective date in 2022.
- **Asset Income:** Income from assets with a combined value of less than \$50,000 will be excluded. The triennial recertification will include self-certification for households with combined assets of \$50,000 or less or third-party verification for assets exceeding \$50,000.
- **Verification Hierarchy:** INLIVIAN reduced the verification hierarchy from a six (6) step process to a three (3) step process and no longer requires verification of income for households that have a combined household income of less than \$4,999 (minimum renters). The new verification hierarchy is illustrated in the chart below:

Level	Verification Technique	Ranking
3	Upfront Income Verification (UIV) HUD and non-HUD systems, Written Third Party Verification, and Written Third Party Verification Form	Highest (Mandatory) HUD's Enterprise Income Verification (EIV) system, UIV using non-HUD systems, written third party, and written third party verification form can all be used to supplement EIV-reported income sources and when EIV has no data; Mandatory when tenant disputes EIV-reported employment and income information when total combined household income exceeds \$4,999.
2	Oral Third-Party Verification	Medium-Low (Mandatory if written third-party verification is not available when total combined household income exceeds \$4,999)
1	Tenant Declaration	Low (Use as a last resort when unable to obtain any third-party verification when total combined household income exceeds \$4,999)

This alternate verification activity will extend to all HCV programs, including MTW vouchers, Family Unification Program vouchers, Mainstream Program vouchers, Portables, Traditional and RAD PBVs, VASH vouchers, and Emergency Housing Vouchers.

In FY 2024, INLIVIAN was approved to utilize its MTW Rent Reform waiver in place of the following HOTMA provisions:

- HOTMA's 10% adjusted income increase/decrease threshold for conducting Interim Reexaminations.
- HOTMA increased the allowance for unreimbursed health and medical care expenses from 3% of annual income to 10%, phased in over two years.
- HOTMA's provision that permits PHAs to grant hardship relief to families unable to pay rent because of unanticipated medical/disability expenses and families who are no longer eligible for the childcare expense deduction.

Currently, INLIVIAN does not conduct interims for changes in adjusted income unless the family will decrease to a lower rent band, or the family has an increase in income and is a minimum renter. All other increases in income are not processed until the next Annual Reexamination.

Planned Non-Significant Changes:

There are no planned non-significant changes planned to this activity for FY 2026.

Planned Significant Changes:

There are no planned significant changes to this activity for FY 2026.

2016-4 Single Platform for Inspections

Statutory Objective: Cost Effectiveness

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval to standardize the inspection protocol for all programs during the FY2016 plan year.

Description/Impact/Update:

INLIVIAN may use the Uniform Physical Condition Standard (UPCS) as the model for inspection in place of Housing Quality Standards (HQS) and exclude the UPCS inspection criteria that impact the building systems, site common areas, such as playgrounds, pools, laundry mats, and other amenities. In addition, INLIVIAN received approval to allow the agency's certified/trained UPCS inspector or HCV-certified designees, as described in the HCV Administrative Plan, to conduct inspections of the units in which the agency and their subsidiaries have an ownership interest. INLIVIAN uses some of the UPCS components in the RAD PBV units and allows annual self-certification for tenant-based units.

INLIVIAN will continue to use Housing Quality Standards (HQS) Inspection until it is able to implement the new NSPIRE requirements in October of 2025.

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY2026.

Planned Significant Changes:

There are no planned significant changes to this activity for FY 2026.



2016-6 Modified Definition of Elderly

Statutory Objectives: Housing Choice

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval to modify the definition of elderly from 62 or older to 55 or older during the FY 2016 plan year. The initiative was implemented with RAD conversions in 2016.

Description/Update:

The definition of elderly families for eligibility in both the Public Housing and Project-Based Voucher Programs has been modified from head, co-head, or spouse aged 62 and older to head, or co-head or spouse aged 55 and older. This activity enables INLIVIAN to expand housing choice for near-elderly households at senior developments.

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.



2011-3 New Construction of Affordable Units

Statutory Objectives: Housing Choice

Plan Year Approved, Implemented, Amended:

The activity was approved in March 2010 as a first amendment to the FY 2011 plan. The activity was implemented in FY 2011 and was amended as New Construction of Affordable Units to serve a broader scope, which garnered approval in the FY 2012 annual plan.

Description/Impact/Update:

INLIVIAN proposes to redevelop the 100% extremely low-income properties in our portfolio into mixed-income communities. The projects will include units intended for a wide range of income levels, from market rate to affordable units to those earning less than 30% of Area Median Income (AMI). Adding the units on the higher end of the income band will preserve some extremely low-income units by making the community sustainable and viable. It will increase housing choices for those needing affordable housing.

INLIVIAN plans to apply for a future HUD Choice Neighborhoods Implementation Grant or new HUD Housing Production grant to support the redevelopment of the former Dillehay Courts housing site into a high-quality mixed-income community and the revitalization of the surrounding North Tryon neighborhood. A broader list of planned new development activity can be found in Appendix E.

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes:

There are no planned significant changes to this activity for FY 2026.



2009-3 Community Based Rental Assistance

Statutory Objectives: Cost Effectiveness, Self Sufficiency, Housing Choice

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval to implement the Community Based Rental Assistance program during the FY2009 plan year. The initiative was implemented during the first quarter of FY 2009 and expanded in the FY 2011 annual plan. In the 2024 plan, INLIVIAN was approved for a waiver of the 20% PBV threshold.

Description/Impact/Update:

INLIVIAN operates a Community Based Rental Assistance (CBRA) program, also known as the Project-Based Voucher Program. The CBRA program encompasses Traditional Project-Based vouchers, Special Needs units (elderly, disabled, supportive service, and homeless), and Local Rental Subsidy programs. The CBRA policy applies to units converted to PBV under the Rental Assistance Demonstration (RAD) program.

There is no annual benchmark for this activity because INLIVIAN's Board of Commissioners approves CBRA projects and program partnerships on a case-by-case basis. Annual PBV commitments are reviewed during the agency's monthly Client Relations Committee, and annual PBV awards are approved through the agency's annual budget process. In selecting families to occupy Project-Based Voucher apartments, INLIVIAN has delegated the determination of program and project eligibility to the PBV owner/agent. However, INLIVIAN's standards must still be met. INLIVIAN retains the flexibility to use, as necessary, the Public Housing program guidelines for PBV participants who reside in mixed-finance communities with regard to various operational and procedural functions, including but not limited to forming resident organizations, informal hearing procedures, etc. This streamlined approach creates consistency for residents and efficiencies in application for staff.

INLIVIAN may delegate to the owner/agent the full responsibility of administering all aspects of the CBRA program. This includes waiting list selection and administration, eligibility, admissions, and functions related to continued occupancy to include, but not limited to, regularly scheduled recertification, interim recertification, and transfer moves at the property level based on the community's approved tenant selection plan and the Administrative Plan. The owner/agent is also authorized to administer informal hearing processes provided that no-cause evictions are not permitted, and all policies and practices comply with fair housing and other related requirements.

Traditional Project-Based Voucher Activity

In FY 2009, INLIVIAN was approved to implement a Community Based Rental Assistance program. The activity was implemented in FY 2009 to simplify the selection process and maximize the number of quality Project-Based Voucher units throughout Charlotte. INLIVIAN revised the current CBRA Policy to increase further efforts to deconcentrate poverty and expand housing and economic opportunities.

Supportive Housing Project-Based Activity

In FY 2009, INLIVIAN was approved to implement Housing for Persons with Disabilities, Special Needs, and Homeless. The activity was implemented in FY 2009. The activity enables INLIVIAN to expand its role in the supportive housing community by leveraging funding and resources for social services and supportive housing providers. This will help alleviate the existing housing burden and increase the income-based housing opportunities in the Charlotte community.

The activity has impacted Charlotte's supportive housing projects by enabling local agencies to produce additional units for the targeted population to fill a void in Charlotte's continuum of care. Without INLIVIAN's fund leveraging or resource commitment, projects may be delayed or not occur.

PROPERTY NAME	PBV	RAD-PBV	Total	DESCRIPTION OF PROJECT
Everett House	10	0	10	Permanent Supportive Housing
McCreesh Place	27	63	90	Permanent Supportive Housing
Moore Place	86	34	120	Permanent Supportive Housing
RISE on Clanton	80	0	80	Permanent Supportive Housing
SHIP at Hampton Creste	0	48	48	Transitional Housing
YWCA Families Together Program	10	0	10	Transitional Housing
Total	213	145	358	

Through MTW flexibility, INLIVIAN allows supportive housing programs to operate on a month-to-month lease rather than requiring them to modify their program to comply with HUD regulations requiring 12-month initial leases. This is significant with respect to non-compliance and participant termination. INLIVIAN may also designate certified NSPIRE Supportive Housing staff as HCV Inspectors, as described in the Implement a Single Platform for Inspections activity and HCV Administrative Plan, to conduct initial/new move-in inspections. Supportive Housing sites must have a track record of passing initial inspections to be designated as approved HCV Inspectors. This flexibility is significant because it aligns with the fundamental goal of rapid re-housing by reducing the amount of time a person is homeless.

Local Rental Subsidy Activity

The activity was approved in FY 2011 as a second amendment to the Plan. The activity was implemented in FY 2011. INLIVIAN awards partner agencies with an allocation of tenant-based vouchers to house families participating in intensive supportive services.

INLIVIAN may grant special admissions to referrals from partner agencies participating in the Local Rental Subsidy Program and admit families that are not on the HCV waiting list or without considering the family's position on the HCV waiting list. However, referrals that are on the HCV waiting list will have preference. Families referred to INLIVIAN by partner agencies must meet HCV eligibility criteria and adhere to the partner's supportive services requirements for continued eligibility. Partner agencies participating in the Local Rental Subsidy program may impose voucher time limits based on their INLIVIAN-approved service delivery model. INLIVIAN is collaborating with four partners to implement the Local Rental Subsidy Program:

- A. A Stable Home (ASH)** is a collaboration with A Child's Place and INLIVIAN to provide stability for homeless school children and their families. ASH case managers identify and refer homeless families to participating schools for participation in the local Rental Subsidy Program. INLIVIAN provides case management to referrals that meet HCV eligibility and Family Self-Sufficiency/Moving Forward Supportive Services program requirements. INLIVIAN provides the flexibility for ASH's voucher allocation up to 40 vouchers based on their average utilization rate.
- B. Supportive Housing Communities (SHC)**, formerly known as Weyland II, receives 15 rental subsidies for chronically homeless families and individuals with disabilities. SHC transitioned from a site-based rental subsidy program at Weyland Apartments to a scattered-site program in 2016. SHC receives referrals for the SHC Local Rental Subsidy Program through Mecklenburg County's Coordinated Assessment. Coordinated Assessment aims to connect individuals and families who are homeless or at imminent risk of becoming homeless to available shelter and housing resources in the Charlotte-Mecklenburg community. Supportive services are provided to families participating in the SHC Local Rental Subsidy Program. Families must comply with HCV requirements and SHC supportive services to continue eligibility.
- C. A Roof Above**, formerly Urban Ministry Center (UMC), has received an allocation of 95 vouchers to serve chronically homeless families and individuals with disabilities. Referrals for the UMC Local Rental Subsidy Program are received through Mecklenburg County's Coordinated Assessment. Coordinated Assessment aims to connect individuals and families who are homeless or at imminent risk of becoming homeless to available shelter and housing resources in the Charlotte-Mecklenburg community. UMC provides supportive services to families participating in the Local Rental Subsidy Program. Families must comply with HCV requirements and UMC supportive services to continue eligibility.

D. Freedom Fighters

Freedom Fighters has been awarded 10 vouchers to help formerly incarcerated or criminal justice-involved individuals with re-entry by achieving self-sufficiency through sustainable services and resources, including housing assistance. Freedom Fighter social workers identify and refer families to INLIVIAN staff for a voucher. Participants have a term limit of three years with the voucher and will receive supportive services from Freedom Fighters. Families must comply with HCV requirements to maintain continued eligibility.

Planned Non-Significant Changes:

Please see Community Based Rental Assistance (CBRA) Policy Appendix D.

Planned Significant Changes:

There are no planned significant changes to this activity for FY 2026.

DRAFT

2009-8 Land Acquisition for Future Use

Statutory Objectives: Housing Choice, Self Sufficiency

Plan Year Approved, Implemented, Amended:

The agency was approved to implement land acquisition for future affordable housing in FY 2009. The activity was implemented in FY 2009.

Description/Impact/Update:

This MTW flexibility allows INLIVIAN to acquire sites without prior HUD approval if the agency certifies that HUD site selection requirements have been met. This will enable INLIVIAN to be nimble and competitive in the market when opportunities become available. With INLIVIAN's plan to increase the number of affordable housing opportunities, acquiring land is an option to be considered. INLIVIAN continues to monitor the market for land opportunities to advance development efforts and provide new opportunities for housing choice.

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes:

There are no planned significant changes to this activity for FY 2026.

2008-3 Investment Policies Consistent with State Law Initiative

Statutory Objectives: Cost Effectiveness

Description/Impact/Update:

INLIVIAN proposed to adopt an investment policy consistent with state law in FY 2009 and was approved. The agency implemented the new activity in FY 2009.

INLIVIAN invests only in securities authorized under NC state law that allow the flexibility to invest productively and efficiently to achieve a safer, more liquid portfolio and obtain a competitive yield. INLIVIAN's investments are performed in accordance with HUD regulations and North Carolina Statutes. This activity has allowed INLIVIAN to achieve higher earnings on idle funds in a safer, more liquid environment. INLIVIAN's investment policy restricts amounts deposited or invested for different types of investments as a percentage of the overall portfolio.

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes:

There are no planned significant changes to this activity for FY 2026.

2008-7 Increase Acquisition and Rehabilitation of Existing Multi-Family Properties

Statutory Objectives: Cost Effectiveness, Housing Choice

Plan Year Approved, Implemented, Amended:

INLIVIAN received approval to increase the acquisition/rehabilitation of existing multi-family properties in the 2008 – 2009 MTW Annual Plan. Implementation began in FY 2009. In FY 2012, INLIVIAN received approval to expand this initiative to acquire and rehabilitate existing multi-family properties in mixed-income communities.

Description/Impact/Update:

INLIVIAN is anticipating the purchase of expiring tax credit units that are co-located with market-rate units. INLIVIAN will acquire and rehabilitate properties at the end of the tax credit compliance period but still have the extended use agreement. Demand for affordable housing outweighs its supply in the Charlotte market, creating higher-than-average demand and limiting opportunities for acquisitions in the Charlotte market. However, INLIVIAN will continue to seek opportunities.

First Ward Place, INLIVIAN's first Hope VI, is a two-phase project containing 283 total units with RAD, tax credit, and unrestricted market units. The property is in a high-opportunity area, and preserving income-restricted units is a high priority. In 2020, INLIVIAN successfully attempted to purchase the asset and all member interests, becoming the sole member of the owner entity. INLIVIAN, through HDP, its non-profit subsidiary, is planning to recapitalize the asset in two phases; the first phase will be recapitalized in 2022 with 9% tax credits, commercial debt, and housing trust fund money. The disproportionate mix of affordable to market-rate apartments and the lack of rental income needed to stay current in the market with amenities have caused the market-rate units to become Naturally Occurring Affordable Housing or NOAH. Therefore, renovation is necessary to upgrade this site to a Class B. Phase 1 rehab was completed in 2024, and Phase 2 rehab commenced in 2025.

INLIVIAN will pursue additional acquisition and rehabilitation activity at our Hampton Crest, Ashley Square, Prosperity Creek Seniors, Gladedale, Little Rock, and 720 Morehead, etc. A broader list with rehabilitation details can be found in Appendix E.

Planned Non-Significant Changes:

There are no planned non-significant changes to this activity for FY 2026.

Planned Significant Changes:

There are no planned significant changes to this activity for FY 2026.

Special Purpose Vouchers with MTW Flexibilities

	Activity	EHV	VASH	FUV/FYI	Mainstream	NED	Tenant Protection
1	Modification to FSS Program 2022-1	Applies	Applies	Applies	Applies	Applies	Applies
2	Waiver of Mandatory Initial Inspection 2022-2	Applies	Applies	Applies	Applies	Applies	Applies
3	Modified Terms of Over-Subsidy 2020-1	Applies	Applies	Applies	Applies	Applies	Applies
4	Enhanced Briefing for Tenant Readiness 2020-3	N/A	N/A	N/A	Applies	Applies	Applies
5	Housing Choice Provider Incentive Program 2019-1	Applies	Applies	Applies	Applies	Applies	Applies
6	Self Certification of HQS Initials 2018-1	Applies	Applies	Applies	Applies	Applies	Applies
7	Imputed Earned Income 2017-2	Applies	Applies	Applies	Applies	Applies	Applies
8	Exception Payment Standards 2017-3	Applies	Applies	Applies	Applies	Applies	Applies
9	Homeownership Initiative 2016-1	Applies	Applies	Applies	Applies	Applies	Applies
10	Triennial Re-cert 2016-2	Applies	Applies	Applies	Applies	Applies	Applies
11	Rent Reform 2016-3	Applies	N/A	Applies	Applies	Applies	Applies
11a	Work Requirement 2016-3	N/A	N/A	Applies	N/A	N/A	Applies
12	Controlled Program Moves 2016-5	Applies	N/A	Applies	Applies	Applies	Applies
13	Modified Definition of Elderly 2016-6	Applies	Applies	Applies	Applies	Applies	Applies
14	New Construction of Affordable Units 2011-3	N/A	Applies	N/A	N/A	N/A	Applies
15	Single Platform Inspections 2016-4	Applies	Applies	Applies	Applies	Applies	Applies

B. Not Yet Implemented Activities

All currently approved activities have been implemented.

C. Activities on Hold

ACTIVITIES ON HOLD					
Activity	Description/Update	Plan Year	Implementation Date	Plan Year Activity was Placed on "Hold"	Reason Activity was Placed "on hold."
2016-5 Controlled Program Moves	In an effort to create cost efficiencies in processing program moves, HCV participants were required to wait 18 months before moving from their subsidized unit.	2016	2016	2025	This activity was put on hold to evaluate its effectiveness in creating cost efficiency by limiting program moves.
2013-2 Biennial Agency-Wide Inspections	INLIVIAN began the first biennial inspections in November 2015 for all properties and units.	2013	November, 2015	2019	This activity is no longer applicable to MTW planning as HUD currently permits all housing authorities to conduct biennial inspections. However, INLIVIAN does not want to lose flexibility in the long term if HUD should reverse the broad approval of the general policy.

D. Closed Out Activities

CLOSED OUT ACTIVITIES					
Activity	Description/Update	Plan Year	Implementation Date	Plan Year Activity was "Closed Out"	Reason Activity was "Closed Out"
2018-1 Self Certification of reinspection for HQS initials	The activity allows a self-certification instead of a re-inspection when an initial inspection fails and There are 10 or less different types of non-life-threatening deficiencies. Photos and invoices must be submitted within 30 days of the failed report.	2018	June, 2018	2021	MTW Flexibility is no longer required as activity is consistent with HOTMA implementation rule: Housing Opportunity Through Modernization Act of 2016—Housing Choice Voucher (HCV) and Project-Based Voucher Implementation; Additional Streamlining Changes, 85 Fed. Reg. 63664 (Oct. 8, 2020).
2008-2 Participant and Landlord Tracking	Through this activity, the agency began tracking the locations of Housing Choice Vouchers to inform data-driven results best aimed at increasing access to affordable housing prospects in higher opportunity areas.	2008-2009	January, 2008	2021	The activity was closed, as the work has been completed and implemented to support INLIVIAN's Opportunity Housing Program.
2015-1 Streamline Project-Based Voucher and Public Housing Regulations	This activity was pursued to streamline Project-Based (PBV) and Public Housing unit regulations in developments that house both.	2015	January, 2015	2019	INLIVIAN no longer has properties with PBV and PH in the same development after RAD conversion.
2015-2 Public Housing No Assistance Termination Policy (Mixed-Income Communities Only)	This activity was pursued to allow terminations of public housing assistance for households no longer using the subsidy in mixed-income communities.	2015	January, 2015	2017	This activity has been combined with 2017-1-Modified Terms of Over Subsidy. It was closed out effective fiscal year-end 2016 (following HUD approval of the FY 2017 Plan and RAD Conversion).

CLOSED OUT ACTIVITIES					
Activity	Description/Update	Plan Year	Implementation Date	Plan Year Activity was "Closed Out"	Reason Activity was "Closed Out"
2011-1 Acquisition of General Partnership Interest	This activity allowed the agency to acquire the General Partnership interest in the Little Rock Apartments.	2011	January, 2011	2016	Acquisition of property completed.
2011-2 Local Non-Traditional Initiatives	The activity allowed for supportive services partnerships.	2011	January, 2011	2018	The Supportive Housing Innovative Partnership (SHIP) units will now be considered Supportive Housing units under our Community Based Rental Assistance Policy.
2009-6 Youth Initiatives	This activity established a Cooperative Agreement to Form Partnerships with local education stakeholders to connect INLIVIAN participants to programs and services that address truancy, post-secondary education preparation, and academic improvement.	2009	January, 2009	2015	The Agreement has expired.
2008-2 Biennial Review Process for Elderly and Disabled	This activity allowed INLIVIAN to implement a biennial review process for elderly and disabled heads of households.	2009	January, 2010	2013	INLIVIAN subsequently implemented an agency-wide biennial process.
2008-5 Good Neighbor Training	The training was designed to assist families' acclimation to a neighborhood. Participants accessed training to learn more about being "Good Neighbors."	2008	January, 2008	2014	The training has been incorporated into initial briefing sessions for all heads of households.
2008-2009 Development of Local Design Standards	This activity allowed for INLIVIAN to streamline design standards.	2009	January, 2011	2014	MTW flexibility is no longer necessary.
2007-2 Affordable Housing Impact Study	This activity allowed for a partnership with UNCC to research the pattern and density of affordable housing and	2007	January, 2008	2010	The study was completed, and findings have been initiated through other

CLOSED OUT ACTIVITIES					
Activity	Description/Update	Plan Year	Implementation Date	Plan Year Activity was "Closed Out"	Reason Activity was "Closed Out"
	evaluate the association between the housing stock and crime rate, housing and property values, and school equity in surrounding communities.				INLIVIAN programs.
2007-2008 Section 8 Property Rating System	A quantitative evaluation rating system for the exterior appearance of a Section 8 property was developed to improve the housing quality standards of participating property owners and encourage an increase in the percentage of high-quality HCV rental units.	2008	January, 2009	2011	The activity was discontinued due to costs versus the overall impact on housing choice families.
2009-5 Moving Forward Supportive Services	In FY2009, INLIVIAN was approved to implement Moving Forward Supportive Services. As of January 2018, Supportive Services are now provided to the entire INLIVIAN portfolio in conjunction with the agency-wide implementation of the Work Requirement Policy.	2009	2009	2024	This supportive services program was closed in 2024 to move to a single service delivery platform using the Modified FSS Program.

V. PLANNED APPLICATION OF MTW FUNDS

A. Planned Application of MTW Funds

Estimated Sources and Uses of MTW Funding for the Fiscal Year

FDS LINE-ITEM NUMBER	FDS LINE-ITEM NAME	DOLLAR AMOUNT
70500 (70300+70400)	Total Tenant Revenue	\$0
70600	HUD PHA Operating Grants	\$173,502,998
70610	Capital Grants	\$1,607,820
70700 (70710+70720+70730+70740+70750)	Total Fee Revenue	\$0
71100+72000	Interest Income	\$0
71600	Gain or Loss on Sale of Capital Assets	\$0
71200+71300+71310+71400+71500	Other Income	\$4,604,618
70000	Total Revenue	\$179,715,436

Estimated Application of MTW Funds

FDS LINE-ITEM NUMBER	FDS LINE-ITEM NAME	DOLLAR AMOUNT
91000 (91100+91200+91400+91500+91600+91700+91800+91900)	Total Operating - Administrative	\$9,280,573
91300+91310+92000	Management Fee Expense	\$3,173,808
91810	Allocated Overhead	\$0
92500 (92100+92200+92300+92400)	Total Tenant Services	\$5,848,559
93000 (93100+93600+93200+93300+93400+93800)	Total Utilities	\$0
93500+93700	Labor	\$0
94000 (94100+94200+94300+94500)	Total Ordinary Maintenance	\$2,816,072
95000 (95100+95200+95300+95500)	Total Protective Services	\$0
96100 (96110+96120+96130+96140)	Total Insurance Premiums	\$20,784
96000 (96200+96210+96300+96400+96500+96600+96800)	Total Other General Expenses	\$0
96700 (96710+96720+96730)	Total Interest Expense & Amortization Cost	\$0
97100+97200	Total Extraordinary Maintenance	\$0
97300+97350	HAP + HAP Portability-In	\$87,599,908
97400	Depreciation Expense	\$0
97500+97600+97700+97800	All Other Expense	\$70,891,099
90000	Total Expenses	\$179,715,436

Description of Planned Application of MTW Funding Flexibility

INLIVIAN continues to use MTW Single Fund Flexibility to support various housing programs and services and invest in development projects to further the agency's mission and strategic goals. The flexibility allows INLIVIAN to balance the funding needs among various programs to achieve higher outcomes that would otherwise be constrained by limited resources. Planned uses of MTW Single Fund Flexibility include supporting the following programs:

Housing Choice Voucher (HCV) Program

The HCV Program enables low-income families, the elderly, and the disabled to afford decent and safe housing in the private market. The HCV Program is a major use of MTW Single Fund Flexibility, which allows the agency to direct funding towards addressing specific local needs, such as increasing greater access to opportunity zones and increasing housing supply via housing provider incentives and outreach initiatives.

CORE, Inc. (CORE)

CORE consists of the Client Services Department, which delivers supportive services to residents to help them gain the necessary skills for success, intended to increase the residents' quality of life. The program's goal is to help families become financially stable and decrease their dependence on housing subsidies. Certified Life Coaches work with families to identify barriers and coordinate resources to address these barriers. MTW Single Fund Flexibility provides for CORE operating activities and special resources such as the following:

- **Participant Employment Services**

CORE Programs aims to promote employment and self-reliance for our program participants in both our HCV and PBV programs. One of the barriers to employment that residents face is the need for job skills or training. To address this issue, CORE has partnered with Charlotte Works, Mecklenburg County's workforce development service provider. The partnership provides participants with access to necessary job placement services, job readiness, and skills training. Additionally, CORE has partnered with STRIVE CLT to provide program participants with basic computer literacy classes, aiding in closing the digital divide faced by INLIVIAN residents.

- **With Every Heartbeat is Life (WEHL) Program**

The WEHL Program educates our residents on the importance of cardiovascular disease awareness, making healthy food selections, and physical activity. The WEHL Program strongly believes in the "each one, teach one" method, which means sharing what you learn with others. This method extends awareness as much as possible to public housing communities to promote better health choices and develop healthy communities.

- **Youth Services Program**

CORE Youth Services department offers a robust youth development program that aims to provide the skills to prepare high school students for academic success in high school, college, and beyond. Over a school year, students participate in stimulating college and career readiness workshops and activities designed to develop intrinsic motivation and the confidence students need to be successful in their post-secondary future. Though the program focuses on improving academic success, it also inspires students to do their very best. The Youth Services department strives to reinforce self-motivation and personal responsibility and propel students toward academic excellence by holding to these standards.

Development Projects

MTW Single Fund Flexibility is used for development and revitalization projects to increase the supply of diverse-price point housing. INLIVIAN maintains its mission to expand quality affordable housing opportunities through these real estate development initiatives, which may include predevelopment, redevelopment, administrative costs related to the capital project, and other investments involving public-private partnerships.

Planned Application of Unspent Operating Fund and HCV Funding

Original Funding Source	Beginning of FY - Unspent Balances	Planned Application of PHA Unspent Funds during FY
HCV HAP*	\$ 58, 590,405	\$ 44,590,405
HCV Admin Fee	\$ 0	\$ 0
PH Operating Subsidy	\$ 24,428,479	\$ 9,743,030
TOTAL:	\$ 83,018,884	\$ 45,333,435

Description of Planned Expenditures of Unspent Operating Fund and HCV Funding

Uses of unspent funds include the funding for (1) the development efforts of Trella Uptown and Centre South, (2) land acquisition, (3) redevelopment at Dillehay Courts, Morehead Street, Seneca Woods, Grove Place, Oak Valley, Valley View, Prosperity Creek, and Little Rock. INLIVIAN plans to apply for a future HUD Choice Neighborhoods Implementation Grant to support the redevelopment of the former Dillehay Courts housing site into a high-quality mixed-income community and the revitalization of the surrounding North Tryon neighborhood.

Capital and renovation projects will be funded at Ashley Square, Cedar Knoll, Edwin Towers, Fairmarket Place, First Ward Place, Glen Cove, Hampton Creste, McAlpine Terrace, Seneca Woods, Wallace Woods, the Vistas at 707, and other properties.

Local Asset Management Plan

Is INLIVIAN MTW Allocating Costs Within Statute?

Yes.

Is INLIVIAN Implementing a Local Asset Management Plan (LAMP)?

Therefore, no LAMP documentation is provided in the Appendix. INLIVIAN does not plan or intend to make any associated changes during the plan year.

Has the MTW PHA provided a LAMP in the appendix?

N/A

If the MTW PHA has provided a LAMP in the appendix, please describe any proposed changes to the LAMP in the Plan Year or state that the MTW PHA does not plan to make any changes in the Plan Year.

N/A

Rental Assistance Demonstration (RAD) Participation

Description of RAD Participation

INLIVIAN has completed a RAD portfolio conversion of 3,284 units at 51 properties (BHMC-managed and third-party-managed).

Has INLIVIAN submitted a RAD Significant Amendment in the Appendix?

Yes, a copy is provided in Appendix F.

Is INLIVIAN Implementing the RAD Significant Amendment Submitted in the Appendix the First?

The original RAD Significant Amendment was introduced in the FY 2016 MTW Plan. The most recently submitted amendments were included in INLIVIAN's FY 2021 MTW Plan.

VI. ADMINISTRATIVE

A. Board Resolution and Certifications of Compliance

The signed Board Resolution is included in Appendix A of the Plan. Certification of Compliance is included in Appendix B of the Plan.

B. Documentation of Public Process

Documentation of the Public Process is listed in Appendix C of the Plan.

C. Planned and Ongoing Evaluations

INLIVIAN has transferred the evaluation contract from Community Science to AvachaTech LLC. By utilizing AvachaTech, INLIVIAN aims to regularly examine MTW and related policy outcomes to determine whether policies meet the statutory requirements outlined by HUD and identify areas for improvement or streamlining.

D. Lobbying Disclosures

Appendix G of the Plan.

VII. Appendices

Appendix A: Board Resolution

Appendix B: Certification of Compliance

Appendix C: Documentation of Public Process

Appendix D: Community Based Rental Assistance (CBRA) Policy

Appendix E: Planned Additional Agency Activities for FY 2025

Appendix F: RAD Significant Amendment

Appendix G: Lobbying Disclosures

Appendix H: FSS Incentive Payout Points

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Appendix A: Board Resolution

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Appendix B: Certification of Compliance

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Appendix C: Documentation of Public Process

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Appendix D: Community Based Rental Assistance (CBRA) Policy

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COMMUNITY BASED RENTAL ASSISTANCE (CBRA) POLICY

Overview

INLIVIAN's Community Based Rental Assistance (CBRA) program (also known as the project-based voucher program) encompasses traditional project-based voucher units, Special Needs units (elderly, disabled, supportive housing, supportive service, and homeless), and pilot local rental subsidy programs. INLIVIAN will determine the percentage of housing choice voucher assistance that is project-based under the CBRA program based on organizational strategic goals and public housing authority and/or City/County revitalization efforts. The CBRA policy is also applicable to units converted to PBV under the Rental Assistance Demonstration (RAD) program.

Simplification of the Process to Project-Base Units

INLIVIAN will utilize a simplified owner proposal selection process to project-base vouchers. INLIVIAN will select CBRA proposals by any of the following methods:

Units Owned by INLIVIAN. INLIVIAN is authorized to project-base Section 8 assistance at properties owned directly or indirectly by the Agency, subject to HUD's requirements regarding subsidy layering. Project-based assistance for such owned units does not need to be competitively bid, nor are the owned units subject to any assessments for voluntary conversion. Direct or indirect ownership interest includes, but is not limited to:

- INLIVIAN participation as a member in a tax credit or other LLC;
- Direct or indirect ownership interest through an INLIVIAN subsidiary;
- INLIVIAN ownership of the land on which the community has been or is to be developed; or
- INLIVIAN is funding a portion of the construction costs of the community and subsidizing the operating costs or rents of the community for low income families.

Request for Proposals. INLIVIAN may solicit proposals by using a request for proposals (RFP) process. The RFP process will select proposals on a competitive basis. INLIVIAN will not limit proposals to a single site or impose restrictions that explicitly or practically preclude owner submission of proposals for project-based housing on different sites.

Proposals that were Previously Selected Based on Competition. INLIVIAN may consider an application and select a proposal for housing assisted under a federal, state, or local government housing assistance, community development, or supportive services program (e.g. Low-Income Housing Tax Credit (LIHTC), HOME, Housing Trust Fund, Affordable Housing Program, etc.) that included a competitive process. INLIVIAN may consider such applications only if housing was competitively selected within three years of the proposal selection date and where the earlier competitive proposal did not involve any consideration that the project would receive project- based voucher assistance.

Joint Requests for Proposals with the City and State. INLIVIAN may award project-based voucher assistance via competitive process for other affordable housing funds to maximize the impact of its project-based vouchers and to minimize the number of application processes developers face.

Solicitation and Selection of Proposals

INLIVIAN will accept proposals on an ongoing basis. INLIVIAN may periodically advertise its request for proposals (RFP) for the target categories in Procurement. In addition to, or in place of advertising, INLIVIAN may also directly contact specific owners that have already been selected through one of the competitive processes above to inform them of available project-based assistance.

In order for the proposal to be considered, the proposal must respond to all requirements as outlined in the RFP. Incomplete proposals will not be reviewed.

INLIVIAN will rate and rank proposals for in the target categories using the following criteria:

Family Units

1. Must be located in a permissible area which meet INLIVIAN's goals and objectives including but not limited to deconcentrating poverty, expanding housing and economic opportunities. Preference will be given to proposals in which units are located in a High Opportunity Area that is characterized by: low poverty, low crime rate, access to high performing schools, access to transportation, access to employment opportunities and areas of redevelopment in order to preserve affordable housing options in gentrifying neighborhoods.
2. Families must have one member either working or participating in a work support program.
3. No more than 25% of the units in a family development will be project-based unless the development is providing some level of supportive services. (This does not apply to senior and special needs housing).
4. Developments in neighborhoods within a mile of one of Charlotte's new transportation corridors, including light rail, will be given second priority.

Special Needs Units

1. Category includes units for homeless, disabled, domestic violence, transitional youth and other special needs.
2. Services must be being provided onsite or in coordination with the housing. Higher levels of service provision will be given first priority.
3. Must be located in a permissible area which meet INLIVIAN's goals and objectives including but not limited to deconcentrating poverty, expanding housing and economic opportunities. Preference will be given to proposals in which units are located in a High Opportunity Area that is characterized by: low poverty, low crime rate, access to high performing schools,

access to transportation, access to employment opportunities and areas of redevelopment in order to preserve affordable housing options in gentrifying neighborhoods. Developments in neighborhoods within a mile of one of Charlotte's new transportation corridors, including light rail, will be given second priority.

Senior Units

1. Must be located in a permissible area which meet INLIVIAN's goals and objectives including but not limited to deconcentrating poverty, expanding housing and economic opportunities. Preference will be given to proposals in which units are located in a High Opportunity Area that is characterized by: low poverty, low crime rate, access to high performing schools, access to transportation, access to employment opportunities and areas of redevelopment in order to preserve affordable housing options in gentrifying neighborhoods.
2. Developments in Uptown Charlotte or in neighborhoods within a mile of one of Charlotte's new transportation corridors, including light rail, will be given second priority.
3. Services must be provided onsite or in coordination with the housing. Higher levels of service provision will be given priority if the locational criteria rank equally.

In addition to meeting the above criteria, each deal must meet HUD Site Selection Standards set forth in CFR 983.57. Each deal must also be in compliance with HUD subsidy layering rules, the Fair Housing Act, Davis-Bacon regulations for new construction and all other applicable HUD regulations.

Priority will be given to proposals in any target category that complement other local activities such as the redevelopment of a public housing site under the HOPE VI program, the HOME program, CDBG activities, other development activities in a HUD-designated Enterprise Zone, Economic Community, or Renewal Community.

Program Cap

In 2024, INLIVIAN received a waiver of 24 CFR 983.6 Maximum amount of PBV assistance in order to develop and/or subsidize more than 20 percent of the agency's authorized ACC units. This waiver will expand housing options for low-income families in Charlotte's tight rental market by ensuring long-term affordability of units.

Prohibition of Assistance for Certain Units

INLIVIAN will determine property eligibility criteria and may provide project-based assistance for transitional housing and other innovative housing types to address Charlotte's affordable housing needs.

Cap on the Number of Project-Based Units

INLIVIAN will provide project-based assistance for excepted units in multifamily buildings that are specifically made available for elderly or disabled families or families receiving supportive services on a project-by-project basis with MTW and/or HUD approval.

In Supportive Housing developments (homeless, disabled, domestic violence, transitional youth, and/or special needs) with less than 20 units, INLIVIAN will provide project-based assistance up to 100% of the units in the project. Services must be provided in the coordination of housing for supportive housing developments. The types of services offered to families for a project to qualify for the exception will be determined on a project-by-project basis depending on the target population. Supportive Housing developments may use the McKinney Act definition of disabled for the purposes of determining eligibility for exempted units.

INLIVIAN will require reports to be submitted at least quarterly for supportive housing developments (excluding elderly and disabled developments) to ensure proper monitoring of excepted units.

In family developments or transitional housing programs, families must be receiving FSS supportive services or other self-sufficiency services to qualify for an excepted unit. INLIVIAN, contract service provider, and/or supportive service partner will monitor the excepted family's continued receipt of supportive services and take appropriate action regarding those families that fail without good cause to complete their supportive services requirement. INLIVIAN will require reports to be submitted at least quarterly for family developments to ensure proper monitoring of excepted units.

Site Selection Standards

Per INLIVIAN's MTW Agreement, the Authority is authorized to duly adopt, according to the requirements of local law, alternate standards for determining the location of existing, newly constructed or substantially rehabilitated housing to receive subsidy; provided, however, that in lieu of the Site Selection Standards currently set forth in 24 C.F.R. Section 983.57, the agency will comply with the following requirements:

- a. The Agency will comply with the Fair Housing Act and Title VI of the Civil Rights Act of 1964, and implementing regulations thereto, in determining the location of newly constructed or acquired public housing units.
- b. Units may be located in the agency's jurisdiction, including within, but not limited to, the following types of urban areas: (1) an area of revitalization that has been designated as such by the City of Charlotte and/or Mecklenburg County, including Redevelopment Areas and Enhanced Enterprise Communities, (2) an area where public housing units were previously constructed and were demolished, (3) a racially or economically impacted area where the agency plans to preserve existing affordable housing, (4) in connection with a HOPE VI or other HUD funded master planned development, (5) in areas where a needs analysis indicates

that subsidized housing represents a low percentage of the total number of housing units in the area or (6) relocating units to an area with a lower concentration of public housing units.

- c. Conduct a housing needs analysis indicating that there is a real need for the housing in the area; and
- d. When developing or substantially rehabilitating six or more Section 8 project-based units, the agency will: (1) advise current residents of the subject properties and representative community groups in the vicinity of the subject property by letter to resident organizations and by public meeting, of the agency's revitalization plan and (2) certify to HUD in its MTW Annual Report that the comments from residents and representative community groups have been considered in the revitalization plan. Documentation evidencing that the agency has met the stated requirements will be maintained at the housing authority and submitted to HUD in its MTW Annual Report.

It is the goal of INLIVIAN to select sites for CBRA housing that provide for deconcentrating poverty and expanding housing and economic opportunities. In complying with this goal, INLIVIAN will limit approval of sites for project-based housing in census tracts that have poverty concentrations of 20 percent or less.

However, INLIVIAN will grant exceptions to the 20 percent standard where INLIVIAN determines that the project-based assistance will complement other local redevelopment activities designed to deconcentrate poverty and expand housing and economic opportunities in census tracts with poverty concentrations greater than 20 percent, such as sites in:

- A census tract in which the proposed development will be located in a HUD-designated Enterprise Zone, Economic Community, or Renewal Community;
- A census tract where the concentration of assisted units will be or has decreased as a result of public housing demolition and HOPE VI redevelopment;
- A census tract in which the proposed development will be located is undergoing significant revitalization as a result of state, local, or federal dollars invested in the area;
- A census tract where new market rate units are being developed where such market rate units will positively impact the poverty rate in the area;
- A census tract where there has been an overall decline in the poverty rate within the past five years; or
- A census tract where there are meaningful opportunities for educational and economic advancement.

Additionally, INLIVIAN will strive to get as many CBRA units as possible in stable Charlotte neighborhoods, neighborhoods where there is an and/or neighborhood along Charlotte's new transportation corridors, including the light rail. Priority will be given to developments that meet one or more of the following goals:

- Located in an area of low crime as determined by local law enforcement;
- Located in an area with access to high-performing public schools; or
- Located in neighborhoods within a mile of one of Charlotte's new transportation corridors, including light rail.

Inspecting Units

INLIVIAN will waive the requirement for an initial HQS inspection on newly constructed project-based units and utilize a Temporary Certificate of Occupancy (TCO) or Certificate of Occupancy (CO) in lieu of an initial inspection.

Site-Based Administration

INLIVIAN's CBRA program may utilize simplified property management practices based on private management/private sector models instead of the traditional public housing authority managed project-based voucher model in order to simplify, streamline and enhance the delivery of management services to CBRA communities. INLIVIAN may delegate to the Owner Entities' professional management companies the full responsibility of administering all aspects of the CBRA program. This includes waiting list selection and administration, eligibility, admissions, and functions related to continued occupancy to include but not limited to regularly scheduled recertifications, interim recertifications and transfer moves, at the property level based on the community's approved tenant selection plan and INLIVIAN's Administrative Plan. The Owner Entities' property management is also authorized to administer grievance processes provided that no-cause evictions are not permitted, and all policies and practices comply with fair housing and other related requirements.

Lease

INLIVIAN may waive the initial one-year lease requirement in Supportive Housing development and programs.

Family Right to Move

INLIVIAN has received a waiver of 24 CFR 983.260 Family Right to Move, so that a family will not be offered the opportunity for continued tenant-based rental assistance if they terminate the lease at any time after one year of occupancy. Exceptions to the waiver may be made for:

- Occupancy of a wrong size unit due to change in family composition and property does not have an available unit that meets occupancy standards for the family's size;
- Reasonable accommodation;
- Victims of domestic violence, dating violence, or stalking;
- Owner's refusal to renew the lease without good cause; and
- Tenants that occupied RAD -PBV units the time of conversion

Determining Rent to Owner

INLIVIAN has an approved waiver of 24 CFR 983.301 in order to implement a more market competitive determination of rent to owner process for the Community Based Rental Assistance (CBRA) program in order to:

- Create affordable housing developments through public/private partnerships using market principles that maximize the economic viability and sustainability of INLIVIAN's mixed-income communities.
- Meet INLIVIAN's goals and objectives including but not limited to deconcentrating poverty, expanding housing and economic opportunities.
- Facilitate self-sufficiency among low-income families by increasing access to community resources and amenities that improve quality of life.

INLIVIAN's determination of rent to owner process may determine contract rents on a project-by-project basis up to 120% of HUDs fair market rents (FMRs) based on independent market study and analysis. Exceptions to the INLIVIAN Payment Standards may be granted with Administration approval based on the following factors:

- The quality of the housing regardless of the submarket.
- The location of the housing with respect to its proximity to revitalization/transformation activities and other public development initiatives.
- INLIVIAN's de-concentration efforts.
- INLIVIAN's RAD portfolio conversion.

Appendix E: Planned Additional Agency Activities for FY 2025

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FY 2026 PLANNED ADDITIONAL AGENCY ACTIVITIES

PLANNED SITE DEVELOPMENT ACTIVITIES

First Ward Place

In 1993, the U.S. Department of Housing and Urban Development awarded then Earle Village one of the first HOPE VI Grants in the country. The grant was then leveraged with (i) Low Income Housing Tax Credits ("LIHTC") from the North Carolina Housing Finance Agency ("NCHFA"), (ii) commercial debt, and (iii) soft loans from both the Charlotte Housing Authority and Charlotte Mecklenburg Housing Partnership ("CMHP"). Earle Village was transformed into First Ward Place. The 1993 revitalization plan for this public housing community resulted in the demolition of 386 of the 409 Earle Village units; the remaining 23 units were renovated. A total of 283 units were rebuilt on the Earle Village site in 2 phases, including 23 remaining units that were reinvested to pay homage to Earle Village. Funds invested provided the needed capital that made the Community the catalyst for a renaissance in Uptown Charlotte. The tax credit compliance period has expired, and INLIVIAN has acquired all member interests. Deferred maintenance issues exist throughout the Community, and a disproportionate amount of subsidized to market rate units has left this Community in need of repair and upgrades, and operationally unsustainable. INLIVIAN completed renovations of 71 units in FY 2024, which have also been leased and stabilized. In FY2025, INLIVIAN will begin renovations on Phase I.

Renovations include complete exterior & interior renovations on 23 units in Phase I. The clubhouse will have windows replaced & exterior repairs/painting in the same time frame. MTW funds are being used to complete the renovation projects in Phase I, and additional funds are planned for Phase II.

Tall Oaks

Phase II of the Tall Oaks Redevelopment will continue to be pursued as designs are refined for a multifamily development planned for the remaining 2.7-acre site. Current plans being discussed with the neighbors and City officials propose the development of 99 units, with a majority of units targeted to households between 60% and 80% of the area's median income to address the need for workforce housing in the neighborhood. MTW funds will be used for predevelopment expenditures on Tall Oaks II.

Tarlton Hills

HDP continues to explore options available to redevelop the site of this 50-unit 100% RAD development near Uptown Charlotte. This site is very valuable because of its views of the Charlotte skyline, but obsolete because of its current density. The City planning staff is currently engaged in a small area planning process for this area of the City. A local foundation has engaged and is paying two planners to develop concepts for the neighborhood, including the Tarlton Hills site. HDP intends to collaborate with other adjacent owners and take the lead in drafting a Request for Qualifications for a master developer to bring the developed concepts to fruition. INLIVIAN will use MTW funds to capitalize on the predevelopment work.

As part of any redevelopment, HDP will also look to potentially execute a Transfer Of Assistance (“TOA”) of the RAD operating subsidies to other communities HDP is developing through joint venture agreements in Public Private Partnerships (“P3”) to vacate the 100% extremely low-income units in the community to prepare the site to be redeveloped as a mixed-income community with increased density that is reflective of diversified price point housing. During the extended predevelopment phase, INLIVIAN will utilize MTW funding and reserves to ensure the building envelope remains in good condition, in addition to upgrading the A/C system to be in compliance with NSPIRE standards.

Trella Uptown

HDP anticipated redeveloping the Hall House site located at 426 N. Tryon Street as a mixed-use, mixed-income project. To that end, HDP and Urban-Atlantic Development LLC, a Delaware limited Liability Company (“Urban” or “UA”), entered into a certain Transaction Outline with respect to the redevelopment. At some point, the Project changed from being a two-block strategy with multiple land sellers and a mixed-use, mixed-income building that straddled the INLIVIAN and Bank of America parcels bounded by N. Tryon, College, 7th, and 8th Streets to being confined to the INLIVIAN parcel. HDP and Urban then agreed to amend, restate, and replace the terms and conditions of the Original Transaction Outline that established the principal terms of a joint-venture agreement between the parties to develop Hall House on the INLIVIAN parcel only. HDP and UA are redeveloping the site with an ultimate affordable housing target for the multifamily units of 70/30/30, in which 70% of the units are at market rate and 30% are below market rate, with 30% of the below market rate units priced at 30% of the Area Median Income (“AMI”). The total affordable units of the project will consist of a mix of 30%, 60%, and 80% AMI apartments. Further, the Joint Venture will fully intersperse the affordable multifamily units throughout the project. The range of financial support required to facilitate the development and construction of the Affordable Units Component is estimated to be up to \$6 million. The county has committed to this Gap funding. To fund the balance of the total development costs for the Affordable Units, HDP secured an additional 4% Low Income Housing Tax Credits through the North Carolina Housing Finance Agency. This project represents the first mixed-income development of its kind in the state of NC. The current unit count is 353 total, of which 106 would be affordable. The project is expected to open in Q4 of 2025.

Strawn Cottages

Strawn Cottages, now known as Centre South, has experienced delays due to the pandemic but is expected to break ground on the first residential buildings in 2026. The residential building design work is complete, and permits have been secured. A financial closing is expected in 2025 and a construction start in 2026.

Gladedale Apartments

INLIVIAN is pursuing opportunities to redevelop the existing 49 units at Gladedale. This site is obsolete because its location would allow for a much higher density to add workforce housing to the lower-income program at this parcel. HDP intends to redevelop this site using a special purpose entity (“Company”) that will own the redeveloped community. INLIVIAN will use MTW funds to capitalize on the company and fund a predevelopment budget. As part of any redevelopment, HDP will also look to potentially execute a TOA of the RAD operating subsidies to other communities HDP is developing through joint venture agreements in P3s to vacate the 100% extremely low-income units in the community to prepare the site to be redeveloped as a mixed-income community with increased density that is reflective of diversified price point housing.

Hampton Crest

Hampton Crest is a mixed-income development that has outlived its reasonably expected life cycle. INLIVIAN intends to redevelop this site. The unit make-up includes 153 market-rate units that are Naturally Occurring Affordable Housing (NOAHs), along with 60 RAD Voucher units, for a total of 213 units. HDP will publish an RFP for Developer Partners for this site in the future to determine the development plan. Utilizing MTW Funding and reserves, HDP is performing various immediate needs work onsite, including select unit remediations, wood siding replacement, exterior stair replacements, and renovations at the office building.

Oak Valley

Oak Valley is a 50-unit apartment complex built in 1988. HDP intends to raze and redevelop Oak Valley using MTW program funds. The successful completion of this redevelopment will preserve this much-needed affordable housing for years to come. HDP plans to develop 541 residential units on this parcel—325 units in Phase I and 216 units in Phase II. The redevelopment is envisioned as a mixed-income community, supporting long-term neighborhood stability and reducing the effects of concentrated poverty. HDP is currently undertaking predevelopment activities for Phase I, with construction anticipated to begin in early 2027. Relocation efforts have started with onsite families utilizing the recently approved Rental Assistance to Qualified Renters Affected by Involuntary Displacement initiative.

Valley View

Built in 1984, the 50 units at Valley View Apartments need extensive renovations. HDP intends to raze and redevelop Valley View using MTW program funds. Successful completion of this redevelopment will preserve this much-needed affordable housing for some years to come. Modeling this transaction will better inform the plan of action.

Grove Place

The Grove Place Apartments is a 36-unit family community located in the Hickory Grove area of Charlotte. Built in 1988, the original structural systems are light-frame wood construction with plywood sheathing on engineered roof trusses and sawn lumber floor framing. Grove Place has been experiencing severe structural deficiencies in the slabs, balconies, and exterior stairs and is in dire need of substantial renovations. It is HDP's intent to raze and redevelop Grove Place using MTW program funds to increase the number of affordable units and building and operational efficiency.

Fairmarket Apartments

Built in 1990, Fairmarket Apartments' 60 units need extensive renovations. HDP intends to substantially rehabilitate Fairmarket Apartments using MTW program funds. Successful completion of this rehabilitation will preserve this much-needed affordable housing for some years to come. The substantial renovation is expected to be completed in 2025.

McAlpine Terrace

McAlpine Terrace is a 113-unit apartment complex designated for the elderly and disabled. In 2019, McAlpine received extensive renovations to the kitchens and bathrooms in 30 of the 113 units. It is HDP's plan to complete the renovations on the remaining 83 units, including the common areas and window replacement, using MTW program funds. Successful completion of this rehabilitation will preserve this much-needed affordable housing for some years to come.

Seneca Woods

INLIVIAN, through its development arm HDP, continues to explore options available to redevelop this 50-unit mixed-income affordable development in the Park Woodlawn Neighborhood in Charlotte. This site is very valuable since it is located in an area of opportunity with access to good schools and employment. However, the site is obsolete physically and as it relates to its current density. It is also experiencing structural deficiencies that are causing the design team to advise demolition. Construction costs are high in Charlotte, and the rents have not caught up to the cost to build. Further, this is a small parcel, so structured parking would be required to build out this site fully to its zoning capacity. Structured parking is cost-prohibitive. As a result, redevelopment with higher density may not be an option, but HDP continues to vet this decision. The community comes out of the tax credit extended use agreement in 2022. INLIVIAN will use MTW funds to fund a predevelopment budget. Utilizing the 2020-2 Development Protection Fund initiative, HDP corrected the structural concerns in 5 units to preserve the property until redevelopment options can be vetted.

Little Rock

Little Rock is a 242-apartment complex located in the West Boulevard corridor of Charlotte. This property is currently on a year-to-year HUD Multifamily contract. It is HDP's intent to substantially rehabilitate or redevelop Little Rock Apartments using MTW program funds. In 2024, INLIVIAN purchased the general partner interest in the property using MTW funds.

Dillehay Courts

The former Dillehay Courts development was built in 1974 with 136 units located off of North Tryon Street at 28th and 30th Street. Redeveloping the 17.97-acre site into a mixed-income community would provide more housing units on the site that are functionally and aesthetically contemporary in design and energy efficiency. There is also an opportunity to better serve our residents with additional amenities and highly desired community features. The redevelopment efforts will occur in two phases. Phase I was completed in October 2023 with the opening of The Gaston at North End. The property features 144 units, of which 51 are affordable units housing those earning between 30% and 80% of the area's median income.

Horizon Development Properties began demolishing the additional units in 2023 in anticipation of additional catalytic redevelopment. INLIVIAN plans to apply for a future HUD Choice Neighborhoods Implementation Grant or another HUD-funded program, coupled with MTW funds, to support the redevelopment of the former Dillehay Courts housing site into a high-quality mixed-income community and the revitalization of the surrounding North Tryon neighborhood. In anticipation of the creation of a Small Area Plan with the City of Charlotte, INLIVIAN negotiated with Atrium Health Systems on a land swap to secure more land neighboring the newly developed Gaston at North End.

Ashley Square at Ashley Park

INLIVIAN is in the process of acquiring the managing members' and investor members' interest in Ashley Square, utilizing the agency's approved MTW Development Protection initiative. The property is a 176-unit apartment community that was developed with HOPE VI funds in 2009. Following the ownership transition, INLIVIAN plans to undertake major renovations of the property, including upgrades to the property's HVAC systems and amenities.

Autumn Place

Autumn Place is a 68-unit, 4-story seniors elevator building located in a highly desirable area of Charlotte. Built as part of the original 1993 Earle Village HOPE VI development, Autumn Place needs Renovations to preserve the asset. Through Its Capital Projects, Autumn Place is undergoing substantial renovations to bring the building up to current code standards, utilizing MTW funding and property reserves.

Springcoft Senior Apartments at Ashley Park

INLIVIAN is in the process of acquiring the investor members' interest in Ashley Park, utilizing the agency's approved Development Protection initiative. The property is a 50-unit apartment community that was developed with HOPE VI funds. Conversations are ongoing to acquire the managing member's interest as well.

Seigle Point

INLIVIAN is in the process of partnering with a developer to rehabilitate Seigle Point, a 204-unit apartment community that was developed in 2008. The property will undergo substantial rehabilitation, and the transaction will be financed using Low Income Housing Tax Credits via NCHFA and Tax-Exempt Bonds issued by INLIVIAN.

Prosperity Creek

Prosperity Creek is a 168-unit apartment complex in North Charlotte serving Seniors. The property includes 12 LITHC Units and 156 RAD-PBV units. INLIVIAN acquired the investor member's interest in 2024. INLIVIAN plans to recapitalize the deal once the original RAD contract expires in 2028.

720 Morehead

In 2020, INLIVIAN was approached by Atrium Health with an opportunity to swap this parcel of land with another parcel also in a high-opportunity area. If HDP should receive this site from Atrium, HDP would use MTW funds to develop new residential opportunities on this parcel, as well as a second site that HDP will receive as part of the swap.

Savanna Woods

Savanna Woods is a 49-unit property located in a high-opportunity neighborhood of Charlotte. All 49 units under a RAD PBV Contract. The HDP team will begin a multi-year renovation project on the property in 2025, utilizing MTW funding and property reserves.

PLANNED ACQUISITION ACTIVITIES

Strategy

INLIVIAN/HDP may consider an acquisition strategy based on expiring tax credits or other methods that will benefit the people routinely served by our agencies.

Private/Public/Partnerships (P3)

The goal of the P3 Program is to partner with third-party developers in an effort to increase the number of affordable housing units in and around the City of Charlotte. INLIVIAN also seeks to use these new communities to mainstream the agency's RAD vouchers to redevelop obsolete sites, thereby increasing the density, further adding units to the city, and providing greater housing choices to our clients. These sites are all located in high-opportunity or opportunity areas by definition and are close to job opportunities and mass transit for our residents. It also gives INLIVIAN residents a chance to move into a community not historically known as being federally subsidized. By utilizing all potentially available resources at INLIVIAN's disposal, the P3 Program allows INLIVIAN to further its affordable housing mission. Further, HDP is the managing member or general partner in each of the ownership entities with the right of first refusal to purchase the property and the interests of all members at the end of the initial compliance period. This means an increase in our current portfolio of 1,129 units, or a 44% increase from our 2019-2023 efforts alone. All P3 projects are in various stages of construction, with completion and lease-up anticipated before 2026. These P3 projects may necessitate the usage of MTW funding flexibility.

Recently closed and leased properties include:

- Archdale Flats – Family (202)
- Archdale Flats – Seniors (131)
- Abbingdon on Mt. Holly (102)
- Freedom Flats (220)
- Flats at 2109 (fka Ashley Flats) (150)
- Evoke Living at Westerly Hills (156)
- Evoke Living at Arrowood (168)

Current opportunities that have closed and are under construction or that are targeted for closing include: Evoke Living at Ballantyne (60), The Vue at Honeywood (108), and Alleghany Crossing (220). HDP/INLIVIAN has committed PBV's to the Baxter Street redevelopment by Atrium Health, which is part of the Atrium Land Swap currently being explored.

Opportunity Development

INLIVIAN/HDP may explore purchasing other Class B or C apartment complexes in a High or Very High Opportunity Census tract to continue agency efforts to deconcentrate poverty. MTW funds may be used in these efforts.

Appendix F: RAD Significant Amendment

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Appendix G: Lobbying Disclosures

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Appendix H: FSS Incentive Payout Points

2022-1 MODIFICATION OF FSS PROGRAM INCENTIVE PAY POINTS

Pathway	Goal	Amount
Housing/Homeownership	Enrollment in Homeownership Education & Counseling	\$250
	Completion of Homeownership counseling	\$500
	Home Purchase	\$1,250
	Move out of subsidized housing	\$1,000
Asset Building/Financial Strength	Enroll in Financial Coaching/Edu	\$250
	Credit Score Increase to 640 or better	\$500
	Credit score increase to 680 or better	\$500
	Open saving or Checking Account	\$250
	Increase annual savings by \$500	\$500
Employment	Unemployed- Obtain employment of 20hrs or more**	\$250
	Maintain employment for 12-months	\$500
	Achieve Job Promotion	\$500
Education/Training	Completion of training/certification program	\$100
	Completion of GED or HSD Program	\$250
	Completion of associate degree	\$500
	Completion of bachelor's degree	\$1,000
	Completion of Master's degree or higher	\$1,500

*Annual Maximum deposit \$2,000.

*Participants can achieve multiple goals within the year not to exceed \$2,000.

**Unemployed-Obtain employment of 20hrs or more- eligible if unemployed at time of program enrollment. Participant is not eligible upon regaining employment after loss of employment.